G. R. S. 58]

Previous references. P 90E

1913-14 (S.F.

File No. 45-13

Serial Nos. 1-4.

Later references.

G.F. 91 of 1625 1,324 May 1917

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1-41.

Part B for September 916.

SUBJECT.

Revised edition of the Savings Banks Rules

SC 1. Proposal.

Request to be informed if action has been taken in getting a new edition of the Mysore Govt. Savings Bank rules and enquire when the revised edition may be expected.

SC 4. Order.

Request that 1000 copies of the rules may be printed and distributed among the General Treasuries & the Comptroller's Office in accordance with the revised distribution list furnished by the Comptroller.

W D 1351—GPB—20,000—13-12-15

G.R.S. 111 1913-14

GENERAL AND REVENUE SECRETARIAT.

G.F.

NOTES.

File No. 45-13

FILE HEADING.

Revised edition of the Savings Banks Rules.

From The Comptroller

No. 1617 / Sta 86 Dated 25 Sep. 1913 Received 6 Sep. 1913

Diary No. 1173	Enclos.	Spare Copies.	Serial No. 1

BRIEF ABSTRACT OF LETTER.

Requests to be informed if any action has been taken in getting a revised edition of the Mysore Post Savings Bank rules and Enquires when the revised edition may be expected.

NOTES AND ORDERS.

P

In this office letter No. R 1582 dy 17-8-1906 the Comptroller was requested to arrange for the publication in the Mysore Gazette, Mysore Post Savings Bank rule with the amendments then sanctioned. Accordingly the Comptroller forwarded 2 proof of the printed rules for publication in the Gazette.

NOTES—First Sheet.

GPB—35,000—15-6-12

D 1173 of 1913

3 (2)

C. R. S. 12]

General and Revenue Secretariat. | File No. 45 of 1913

Serial No.

rules incorporating Mr. Bobbopanth's suggestions as per accompanying note. The revised rules with a tabular statement of changes with reasons in brief should be put up within two months.

M
28/6

5a Delete processing from packet & send Secretariat Asst.

28/6

6) A revised Edition of the rules incorporating the suggestions Nos 1 & 2 & 3 in Pt. I is submitted together with a tabular statement.

Orders are solicited on other points raised in Mr Bobbopanth's note ~~as to the second~~ ~~Changes & Omissions noted~~ which when approved will also be included in the manner it may be ordered. Subd: If approved, this may perhaps be forwarded to the Comptroller's office, unofficially.

U.S. Shah
29/10

7) The present SB rules are defective in the following ways:-

1. There are two sets of rules, ~~the~~ the first set comprising Para I rules I to ~~X~~ VI and the ~~other~~ other, all the other rules. The first set is printed in the SB Pass Book and contains some of the more important rules while some of them are again found in Set 2.

Note—Contn. sheet.

GIP—65,000—17-6-12.

G. R. S. 12]

General and Revenue Secretariat. | G.J. ~~S.R.A~~ File No. 45 of 1913.

Serial No.

2. ~~In the rules, rules~~ Rules relating to procedure are found mixed up with ~~rules~~ 'substantive' rules.

Without unduly modifying the present structure ~~for~~ ~~for~~ ~~for~~

R. S. 12]

General and Revenue Secretariat. | G.T. File No. 45 of 1913.

Serial No.

J Dis 420-14 Extract from draft amendments to the Savings Banks rules (G.T. 45 of 13).

× ——— × ——— ×

Flag X (in Misc file)

7th Asst Secretary's proposal-

Add definitions of Minor and Guardian as in Rule 1 [of the Rules for the guidance of Depositors in Post Office Savings Bank] in Rule I on page 2 of the Mysore Savings Banks Rules-

Off 7th. Secretary's remarks thereon:-

Minor is defined in Act No. V of 1873. Definition of Guardian may be inserted. But it has to be considered if this definition should not be inserted in the Act itself.

——— · ———

The foregoing extract is forwarded to Br III for favour of opinion.

HMM-67 Asst
23/3/15

To Br. II for kindly putting up a copy of the Mysore Savings' Banks Rules as also the file cor referred to above viz G.T. 45-13.

A.P.S

9/4/15 Br II

The file & the rules are put up.

Misc 1596/14

9/4/15 Br III

For very Resp action

Legn 10/4

NOTE—Contn. sheet.

10/4

GPR—25,000—2-11-14

G. R. S. 12]

Mis 420-14

7 (7

General and Revenue Secretariat.

G7 File No. 45 of 1913.

Serial No.

12 Subd. The ~~rules~~ Mysore Govt Savings Rules were issued under sec: 14 of the ~~Savings~~ Govt Savings Banks Act, 1873, as applied to Mysore. This provides for rules being made for regulating payments under sec: 10 and sec: 10 says that any deposit made by, or on behalf of any minor, may be paid to him personally, if he made the deposit, or to his guardian for his use, if the deposit was made by any person other than the minor &c. Therefore as the word 'guardian' is not defined in the Act itself a rule defining who, for the purposes of this Act and the rules, a guardian is, may be made. The word 'minor' having already been defined in the Act it is not necessary to define it again in the rules.

14/4/15 NK

14 Please put up the Post Office Act under which the Rules were framed.

Lapse 9/14

Eg 19.4

15 The Indian Post Office Act VI of 1898 is put up

Look subsequently removed

27/4/15

The Savings Banks Rules do not seem to have been ~~proceeded~~ issued under that Act. They seem to have been issued under sec: 14 B the Govt Savings Banks Act, 1873

28/4/15 NK

NOTE—Contn. sheet.

GPB—25,000—22-3-15

J. Mis 420-16

G. R. S. 12]

General and Revenue Secretariat. | GT. File No. 45 of 1913.

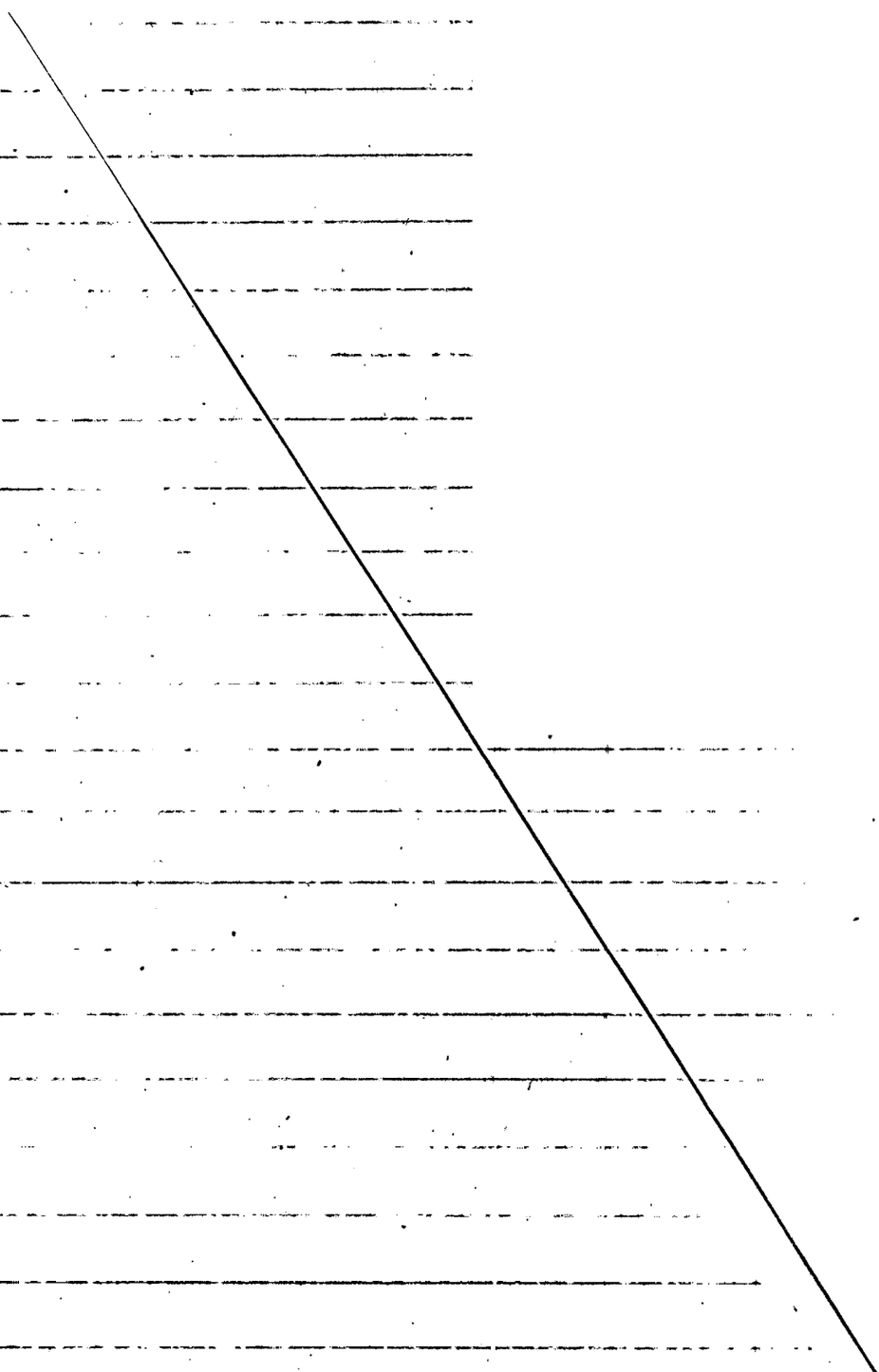
Serial No.

13) The word 'guardian' may be defined in the Rules, and it is not necessary that it should be defined in the Act.

Eg. 28/4

Mains 1596 of 1415.
Sir H PB

Bn II)



NOTE—Contn. sheet.

P.T.O

GPB—25,000—22-3-15

R. S. 12]

General and Revenue Secretariat.

GT File No. 45 of 1913

Serial No.

Mr. Crump. Amendments forwarded herewith.

28.6.13. [illegible]
Asst. Collector.

To.

The Assistant Secretary, Fin. Branch.

Copy with Revenue U/No 2/14.

NOTE—Contn. sheet.

P. T. O.

GPB—65,000—17-6-12.

General and Revenue Secretariat. | G.T. File No. 45 of 1913.

Serial No. 29

(b) In the case of transfers from one Taluk to another Taluk of the same District, the transferring Amildar will send the Pass Book and the application for transfer, together with a copy of the Ledger account to the District Treasury Officer for permission to transfer the account. On receipt of the permission, the Amildar will close the account and debit the amount to Savings Banks and credit it to Personal Deposits, issuing a cash order on the receiving Treasury. The cash order, Ledger copy and specimen signature or the depositor's application for transfer, will then be sent to the Taluk Treasury to which the account is transferred and the pass-book returned to the party for presentation at the Treasury to which the account is transferred. The latter Treasury must bring on the Savings Bank's Ledger the account transferred immediately on receipt of the cash order, Ledger copy of the account, without waiting for the party with his pass book.

(c) The District Treasury Officer, must also direct the transferring Amildar to charge the amount of balance in the daily cash account under Savings Banks Deposits and credit it to "Taluk Personal Deposits".

NOTE—Contn. sheet.

(d)

GPB—25,000—22-3-15

General and Revenue Secretariat. | G.T. File No. 45 of 1913.

Serial No.

(d) When a transfer is wanted from a taluk in one District to a taluk in another, the transferring Amildar will send a copy of the ledger account and the signature or application of the depositor and a cash order for the balance at credit of the depositor to his District Treasury Officer, after making the necessary debit and credit entries in his journal and ledger of Savings Bank. The District Treasury Officer will debit the cash order to Personal Deposits and issue a Public Service Transfer Receipt in favour of the Amildar of the Taluk to which the account is transferred. The Public Service Transfer Receipt, advice memo and ledger account are then sent direct to the Amildar of the Taluk to which the account is transferred. The latter will debit the account under "Taluk Personal Deposits" and credit it under Savings Bank Deposits.

A. Lushington
Asst Comptr

SDV/- 20.4.15-

NOTE—Contn. sheet.

GPB—25,000—22-3-15

D 7113 of 13

13 (13

R. S. 12]

General and Revenue Secretariat. | G.Z. File No. 45 of 1913

Serial No.

22) A consolidated draft including all the amendments & additions ordered to be taken from the Post office Savings Banks Rules is put up.

23 In paragraph 1 of the Rules the date of the notification will be inserted on the date of issue unless some other date is considered desirable.

20 Paragraphs have been arranged according to the order as suggested in the draft.

21 ~~Question~~ Definition of "Guardian" given in the P.O. S.B. Rules has been included in the Sub para I of the Rules.

22 Draft of paragraphs 20 & 24 has been drawn up on a sheet of paper & will after approval be copied.

25a The reference may be made

HM 12.6.15 23 Reference is however invited to note 2 to paragraph 13 (Post Office Savings Bank Rule ordered to be included) & paragraph (renumbered 16) (21) (based on GO no. 1232-41 dt 24.10.191 CL 260-10-4

26a This may be omitted as there both relate to the same matter

In ~~not~~ Bistopanth's ~~paragraphs~~ note dt 15th June 1914

24 Rules have been provided in the Consolidated draft on all the points contained in Mr. Bistopanth's note dt 15th June 1914 except the following:-

NOTE—Contn. sheet.

General and Revenue Secretariat. | 87 File No. 45 of 1913.

Serial No.	
	(a) Discontinuance of maintaining duplicate of Taluk S. B Ledgers.
	(b) Whether S.B. vouchers and Ledgers are public documents and copies thereof may be given to parties for production as exhibits in civil or Criminal cases.
	(c) Rules 6 & 7 of the S.B. Rules of 15th Augt 1906 (re opening accounts on behalf of Corporations) may be elaborated by substitution of 'Public Accounts' for 'Corporation

25. As regards (a) there is no provision in the existing rules requiring the maintenance of a duplicate ledger in the District Treasury for accounts of the Taluk Treasu It is therefore not necessary to introduce a rule saying that such a Register is not necessary. Rule 34 as now numbered does not require the maintenance of such a register.

26. Regarding (b) it does not seem to be necessary to say anything in the S.B. Rules. If a rule on this point is necessary it will be separately taken up & an A & C slip issued, if necessary It is not desirable to postpone the

NOTE—Contn. sheet.

GPB—25,000—30-4-15

Serial No.	
	general revision on this account. It is a matter which requires consideration and cannot be settled off-hand.
	27. Regarding (c), Mr. M. R. Krishnamurti has passed orders on page 4 paragraph 2 and the proposed rules (Nos. 6+7) are in accordance therewith.
	AGM 22-7-15 30 Submitted with reference to para 8 above.
130	Desai 22-7-15
	28. Mr. Bostpanth Badami who was in charge of Savings Banks accounts in the Comptroller's office will kindly study the revised rules. As for this, Mr. Bostpanth & myself will then meet one day & discuss. This must be before 15-16th August 1915.
	29. Mr. Bostpanth & myself have gone through the draft rules & they appear suitable. It will be convenient if the rules as revised are got printed at this stage and a clean proof with the changes marked in red ink and a note with brief explanations for each

NOTE—Contn. sheet.

GPB—25,000—30-4-15.

D-1173

66

R. S. 12]

General and Revenue Secretariat.

GF File No. 45 of 1915.

Serial No.

change is put up for final approval.

HPB.

Subd. with 2 copies of final proofs.

Result with marking in red ink as directed by the Asst Secy.

C.M. 1.17.16 (vide letter file)

The rules as now appearing in the final proof may be approved & issued.

1787 8.8.16.

2nd Member) There are no material Corrections - Space rulings & Govt have been introduced and minor alterations made after comparing them with the British Indian Postal rules -

Dewan)

905 10.8.16 (With 2 proofs)

The rules as finally revised and approved by the Financial Secretary, may issue after perusal by the other Members of Council also.

15.8.16

6 16.8.16 (withdrawn)

1st Member)

I hope the Calcutta Bank manuals have been studied

Extraordinary Member) 17.8

Books not received just 24.8.16

NOTE—Contn. sheet.

HPB

GPB—25,000—30-4-15.

Issued 28. 23.8.16. Draft Notification issued. (Copy sent to Press)

G. R. S. 12]

General and Revenue Secretariat. | G.J. File No. 45 of 1913.

Serial No.	
39	Draft notn. is put up together with a draft letter to the Supdt Govt Press re printing of copies in book form & their distribution.
	WM 24/8/16 40 A draft notification issuing & publishing the revised rules and a draft letter to the Supdt of the Press are submitted for approval. Resp. 27.8.16
	WM 31/8 40 Some at once
37	To The Compiler, Mysore Gazette No. JL 1435 & 5.9.16 Notification publishing the revised rules for working of the Mysore Government Savings Banks
38	To The Superintendent Govt Press No. JL 1436 & 5.9.16 Requests that 1000 Copies of the rules may be printed & distributed among the several treasuries & the Compiler

NOTE—Contn. sheet.

G. R. S. 12]

General and Revenue Secretariat.

8.2 File No. 45 of 1913.

Serial No.	
	Office in accordance with the distribution list furnished by the Comptroller, the remaining copies being sent to the Government Book Depôt for sale.
B	To the Comptroller in reply to his No. H1637 of 5-9-16. For copy of the above for information.

NOTE—Contn. sheet.

GPB—70,000—17-12-15

G.R.S. 13]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

Asst Secy's D.O (No. 1642 of 14-9-1916) to the Supdt, Govt Press requesting that the striking off copies of the draft S.B. Rules approved by Govt & publishing them in the Mysore Gazette may be kept in abeyance pending further orders of Govt.

A copy of the draft rules as finally approved was sent to Mr. Dutta, Spl. Officer ~~for any suggestion or improvement he~~ who intends suggesting modification in the rules.

15/9/16

Mr Datta said that he wanted to make some corrections in the Savings Banks rules and that the revised rules which had been sent to the Press for being printed may not be issued just at present. I have accordingly written to the Supdt of the Press asking him to withhold

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

GPB—50,000—5-8-15

7m. 393 716

G.R.S. 13]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

publishing them in the Gazette until further orders. This file ~~may~~ is returned for being sent on to Mr Dalton for making the corrections in the rules he considers necessary. ~~As the~~ The Prison say that the matter has been in type for a long time and that they are considerably inconvenienced thereby. Early orders are therefore desirable.

H.L.
16/9/16

H.L.
16/9/16

Yes. I think the rules may be issued as approved by Govt. Please take action accordingly. Corrections according to Mr Dalton's suggestions can be issued at any time later on.

M
19/9

~~Write to~~
Write to
Prison Dept
19.9.16

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

GPB—50,000—5-8-15

G.R.S. 13]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

(e) A draft letter is put up.
HMcM 19/9/16
CB Issued today 19.9.16.

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

GPB—50,000—5-8-15

It is requested that in future communications on the subject, the No. and date of this letter, and the distinguishing letters below the number as given opposite, may be quoted and addressed to the Comptroller, Mysore Government.

No. 1617
SA 816

OFFICE OF THE COMPTROLLER, MYSORE GOVERNMENT,

Dated Bangalore, the 2 September 1913.

DIARY No. 1173

1913-1914
SECTION G.F.
FILE No. 45-13
SERIAL No. 1a

FROM

J. S. CHAKRAVARTI, ESQ., M.A.,
F.R.A.S., etc.,
Comptroller to the Government of
His Highness the Maharaja of Mysore

To

.....~~Esq.,~~

The *Secretary to the Government of Mysore,*

Financial Department.

SIR,

I have the honor to state that since copies of the Rules of the Mysore Government Savings Bank were published in 1907, there have been several amendments necessitating the issue of a revised edition and to request you to be so good as to inform me if any action has been taken in the matter, if so, when the revised edition may be expected.

I have the honor to be,

Sir,

Your most obedient servant,

JChakravarti

Comptroller.

S.A.M.

Rec.—Gl. 17]

.....Department.

1917.

FROM

J. S. CHAKRAVARTI, ESQ., M.A.,
F.R.A.S., etc.,
Comptroller to the Govt. of
H. H. the Maharaja of Mysore.

To

.....ESQ.,

Secretary to the Govt. of Mysore,

Jud. Dept.

Dated

Despatched 5/9/17

Received

No. 1617
& 6

Subject matter.

Requesting to be informed
any action has been taken
in the Subject.

GPB —1,500—21-9-11

Rec.
Gl. 7

COMPTROLLER'S OFFICE.
(CIVIL BRANCH.)

ORDERS.

NOTES.

should also be published by them.

The object of ~~the last~~ this office in asking the Govt. for a revision of the S. R. rules, ~~and which~~ was merely to have the corrections already authorised, embodied in the Rules, but to take up the revision of the other portions and to recast the whole set of ~~rules~~ rules, both a view to render them clearer & free from doubt, & to expressly provide for cases not so provided for at present, but which in the course of practical work, has been found to be necessary. I refer below in brief, some of these points that have

Rec.
Gl. 7.

COMPTROLLER'S OFFICE
(CIVIL BRANCH.)

ORDERS.

NOTES.

To be considered during
the course of the revision

I think should be
issued to the following effect
for which forms have al-
ready been issued

(1) Privilege of Nomination

(2) Abrogation of the maxi-
mum limit to deposits

(3) Pledged funds more
specifically defined

(4) Discontinuance of main-
taining in Lists duplic-
ates of Bank Stock Certifs.

To allow the
Rules

I think text have yet to
be discussed and orders
issued: —

(1) The Comptroller's powers
under the rules are very li-
mited: in fact beyond
some discretion in relaxing
the minimum limit of a
deposit there are no powers

vested in him. In practical working, some more powers to be vested in him seems desirable to make the S. B. Scheme more popular. Eg. Where accts are opened by or on behalf of minors, by others than parents, in the bona-fide belief that they can operate on the account, the present rules do not allow them to operate, & the Comptroller also has no power to ask them to close the account. The Body is compelled to produce a guardianship certificate granted by a Court. The Post Office S. B. Rules give power to the Postmaster-Genl to order the closing of such accounts by paying back the whole amount or to allow ~~transfer~~ withdrawals

Compare Post Office Savings Bank Rules, 1917, 2, 4, 9. NSB Rules Para 26 & 41.

Rec.
Gl. 7

COMPTROLLER'S OFFICE.

(CIVIL BRANCH.)

ORDERS.

NOTES.

M-S.13 Rules 11.

(1)

M&B. 14.

Police Rules. 5, 6, 7

23(2), 26 Mar, 34,

M&B. 15 & 16

demands if the deposit is
retained a certain sum.

(2) Only one Index Card
is ever authorised by the
rules though actually two
are obtained from the Reg.
and that one obtained is
required to be sent to the
Audit Office. Its proper
place is nothing by which
the account is opened &
which also bears the amount
thus required.

(3) Regarding Memos such
the wording of the rule is
very unhappy and it has
been a very fruitful source
of correspondence between
the Treasuries & this Office &
sometimes with the Govt
Advocate. The rule is very
concise & indistinct. It has
to be amended thoroughly
making separate provision
for each case included in

(4) The term "Guardian" though used in the Rules has not been defined anywhere. This should be done, as in the Post Office S. B. rules.

(5) The rule regarding transfers of accounts, has to be re-cast to be consistent with the by procedure now which is changed by the abolition of "Local Remittances".

vide para 753 of the Dt Try Manual. 786-90.

Mes SB Rules 4 & C of 40A

(6) Whether S. B. Vouchers & S. B. Ledgers are public documents, copies of which may be given to parties for production as Exhibits in Civil or Criminal cases, has to be provided for in the rules. The absence of an express provision in this connection, has been a source of some

Rec.
Gl. 7

COMPTROLLER'S OFFICE
(CIVIL BRANCH.)

ORDERS.

NOTES.

correspondence, which is more or less unnecessary.

(7) There is an old G.O. of 1890 directing that moneys belonging to companies in course of liquidation should be invested in S.L. and another of 1914 regarding the receipt of certain kinds of judicial deposits in S.L. Both these have to be expressly brought in the rules.

G.O. 6083-4/Ci 86. dt 28/8/1890

G.O.J. 1232-41 / Ch 260-10-4 dt 24.10.1911. Vide Note 2 to Rule 43 of P.S.B. Rules

(8) There are certain verbal alterations also to be made—

(a) In Rule XV of Part I of the rules, "Mark of the deposit" should be altered to "Number and date of the deposit."

(b) Rule 3:— "Every District Court" should be altered to "Every Court".

After "Every Day" the phrase "between noon & 4 P.M." may be added.

(c)

Withdrawal of "once in thirty days" allowed by ~~para~~ rule XI. of para 1, and "not more than one withdrawal in the same month" allowed by para 4 are conflicting.

(d) ~~Rule 11~~. In the case of deposits received on behalf of minors, their date of birth or probable age at time of opening a S.B. must be entered in the Ledger Card. This must be provided for in the Rules in the Ledger Card.

(e) Rule 35 - - head cents.

A depositor may not deposit or withdraw any amount during the 3, 6 or 12 yrs referred to in Rule 35 but he may bring his Pass. Book every year or twice or more than once, during the years mentioned above, & have the interest earned entered by the Bank, during

Rec.
Gl. 7

COMPTROLLER'S OFFICE.

(CIVIL BRANCH.)

ORDERS.

NOTES.

thereby his intention to keep the account alive. Such cases should be provided for by inserting the bolding after the word "No cheque" in Rule 33.

"No cheque" added in the Pass Book.

(f) Rules 6 & 7 may be eliminated and the term "Public Accounts" substituted for the present heading "Corporation" and the general nature of the accounts to be so headed should be specified.

Apart from the above, there are other alterations that are desirable in the Rules. The books of forms on these specific points & for generally revising the rules may be obtained. This Office cannot take

it up better - such
borders of sort -.

15. 6. 16.

P. 22. Para 40 A (e) - At the beginning of Note (on a change of residence' and (iii) words thereof appear in the beginning of 40 as already mentioned -

P. 22. Para 41. Substitute the following for the Rule: 'The disposal of the balance in the account of deceased persons, married women, minors and lunatics as provided for by Act V of 1873 and rules ——— above -

(20)

The forms referred to in the nomination rules will appear at the end of the rules along with other forms -

P. 82. Form 2
Add 2 A. 'Date of birth of minor when the account is opened on behalf of a minor -

12-3-15

1.		Number & date of Notification struck out.	As a fresh number shall have to be given for promulgating the revised rules. by S/L order
2.	IV	Struck out 4½ lines beginning with "and repeats" and ending with "Rupees" and substituted it "nor will deposits be accepted otherwise than in whole rupees".	G.O.No: 207/97 354-10 dy 29-10-1912 by Simla S/L
	VII.	Struck out last sentence beginning with "without" & ending with "Rs 5000"	do by order S/L
2&3.	VII.	Struck out Sub para (VII 2) ~~& etc.~~ ~~a repetition of the Calculation indicated on page 15 of the Rules.~~	G.O. No 9-29-10-12 by order S/L
6.	6.	omit 'District' in line 2 of ~~Struck out~~ Seven lines beginning with "provided" and ending with "accounts" in line 10 ~~that in line 11 - 12 the word 'Sanction' in line 10 for the word for restoration in line 11 this para with heading~~ restore him & the word in line 13	do by S/L order
7.	10.	omit the whole of "money limit".	do by S/L order
		Paras 5 to 8 to be omitted as corresponding Postal rules are proposed to be adopted.	by S/L Simla
11.	19(A)	Inserted the order portion of G.O. No 1837-8/Mus 285-11 dy 8-2-1912	G.O. No 1837-8 Mus 285-11 dy 8-2-1912 & G.O. No 2124-35 Mus 638-9 dy 22-2-1911 by Simla S/L

"~~Funds deposited with the object of the interest being issued for any specific purpose Connected with a temple are the only ones that can be classed as Puduvat Funds.~~
~~Where the money deposited for purpose of repairs of a temple or for providing a car for a temple is itself to be spent, it cannot be classed as Puduvat Fund.~~ it may be accepted as a deposit ~~But~~ if the devotees at the time of payment desire such investment ~~money in the Savings Bank~~ & stipulated that principal and interest should be withdrawn only for the intended purpose, there ~~will be no objection to the amount being received on such terms.~~"

12.	22.	Struck out last part of the 2nd paragraph under Repayment of Deposits beginning with "and" and ending with "repaid" as it is redundant.		by 3/12
14.	29.	Struck out "in No VII [illegible] Rule" and the word "below" is substituted therefor. The last sentence beginning with "But" and ending with "Rs 5000" is struck out. and the words "This rule is a substitution of Rule as in Rule VII (1) "The rule for Calculating interest is as follows" is struck out as being superfluous	G.o. 207. G 7354-10. dy 29-10-1912	by 3/12 made by 3/12
19.	38	In line 3, the word "Head" occurring before "office" is replaced by "Comptroller".		by 3/12 made
20	40	Sub Section (b) is struck out	do.	by 3/12 made
22 (from 1st Jan 1913 onwards)	40A. B. (Heading)	Rules regarding Nomination to Savings Banks Accounts The following rules regulate the Nomination in S.B. accounts	G.o. 3117 G 7572 dy 26-11-1912	by 3/12 made
29.	4A.	Amendment introduced by Regulation No II of 1911.	Regn II of 1911.	by 3/12 made Inserted the following Rules regulating Nomination in Savings Bank Accounts
32.	Form No I	Modified as noted under Notification No 7E 465/G 7 19-12 dy 24-7-1912.	Notification No 7E 465 G 7 19-12 dy 24.7.12	by 3/12 made

I (1) Privilege of Nomination.

(2) Abrogation of the maximum limit to deposits.

G.O. 207
G.7354-10
dy 29.10.1912.

(3) Pudu vat Funds more specifically defined

G.O. 1837-8
Mug 285-11
dy 8.2.1912

(4) Discontinuance of maintaining in the Districts, duplicates of Taluk Savings Bank Taluks.

No allusion to this in the Savings Banks Rules.

I'

(1) The Comptroller's powers under the rules are very limited; in fact, beyond some discretion in relaxing the minimum limit of a deposit, there are no powers vested in him. In practical working, some more powers to be vested in him seems desirable to make the Savings Bank Scheme more popular, e.g. where accounts are opened on behalf of minors, by others than parents, in the bona fide belief that they can operate on the account, the present rules do not allow them to operate, & the Comptroller also has no power to ask them to close the account. The party is compelled to produce a guardianship certificate granted by a Court. The Post Office Savings Bank Rules give power to the Post master General to order the closing of such accounts by paying back the whole amount

Consolidated Draft rules

Vide Para 1 - Rule IV ← para 36

Para 14

vings Banks are not ~~interested~~ & Accountant General is empowered close accounts ... intended".

Page 2. Rule 2. Page 17 " 26 Page 10. Rule 41.

Para 1 - Rule IV, Rule XI, Rule VII
Para 2,
Para 4,
Para 15
Para 16
Para 37
Para 41
Para 43
Para 46

or to allow withdrawals, if the deficit is within a certain sum.

(2) Only an Index card is now authorised by the rules, though actually two are obtained from the Treasury and that one obtained is required to be sent to the audit-office. Its proper place is in the Treasury where the account is opened and which disburses the amount when required.

(3) Regarding Minors accounts the wording of the rule is very unhappy and it has been a very fruitful source of correspondence between the Treasuries & this Office (Comptroller) and sometimes with the Govt Advocate. The rule is very concise and indistinct. It has to be recast thoroughly making separate provision for each case included in it.

4) The term "Guardian" though used in the Rules has not been defined anywhere. This should be done as in the Post Office Savings Banks' Rules

(5) The rule regarding transfers of accounts, has to be recast to be consistent with the Treasury practice now, which is changed by the abolition of "Local Remittances"

(6) Whether Savings Bank vouchers and Savings Bank ledgers are public documents, copies of which may be given to parties for production as Exhibits in Civil or Criminal Cases has to be provided for in the rules. The absence of an express provision on this account, has been a source of some correspondence, which is more or less unnecessary.

10

		Consolidated Draft Rules
	Mysore Savings Bank. Rule 11 x do -14.	Para 17
Postal Savings Bank. Rr 5, 6, 7 23 (Note 2) 26 (Note 1), 34, 37 (Note), 41.	M.S.B. rule 15 & 16.	Para I - Rule II Rule XII Para 4 Para 5 Para 9 Para 16 Para 17 Para 18 Para 19 Para 20 Para 25 Para 29 Para 40 Para 54
Definition in Postal Savings Bank. "Guardian includes a father or if the father be dead, a mother, or if both parents be dead x x x x maintain	M.S.B 15	Vide Rule I under para 1
Vide para. 753 of the Dr Ry Manual 756-9. do.	M.S.B. Rules. Rr. c. of 40 A.	Paras 50 & 51
~~Vide~~ Compare. R. 11 L. of P. S.B.		

51

No 6

Go. 6083-4. ei 86 dy 28.8.1890.

(7) There is an old Go. of 1890 directing that moneys belonging to Companies in Course of liquidation should be invested in Savings Banks and another of 1911 regarding the receipt of certain kinds of judicial deposits in Savings Banks. Both these have to be expressly brought in the rules.

Go. 1232-41. Ch 260-10-4 dy 24.10.1911.

8. There are certain verbal alterations also to be made.

(a) In Rule XV of para 1. of the rules "mark of the depositor" should be altered to "Thumb-mark of the depositor"

(b) Rule 3. "Every District Bank" should be altered ~~to "the Treasury at the district"~~ to "every Bank"

After "Every day" the phrase "between noon & 4 P.M." may be added.

(c) Withdrawal of "once in thirty days" allowed by rule XI of para 1 and "No more than one withdrawal in the same month" allowed by para 4 are conflicting.

(d). In the case of deposits received on behalf of minors, their date of birth or probable age at the time of opening a Savings Bank must be entered in the Index Card. This must be provided for in the Rule and in the Index Card.

(e) Rule 35 - Dead account. A depositor may not

deposit or withdraw any amount during the 3, 6 or 12 years referred to in Rule 35 but he may bring his Pass Book every year or once or more than once, during the years mentioned above and have the interest earned entered by the Treasury, showing thereby his intention to keep the account alive. Such cases should be provided for by inserting the following after the words "No repayment" in rule 33.

"No interest added in the Pass Book.

(f) Rules 6 & 7 may be elaborated and the term "Public accounts" substituted for the present heading.

"Corporation" and the general nature of the accounts to be so treated should be specified.

Apart from the above, there are other alterations that are desirable in the Rules. ~~The orders of Govt on these specific points have generally arisen~~.

2 I. Add definitions of Minor & Guardian as in Postal rules 1 (counter is one in Service)

minor is defined in Act no V of 1873. Definition of Guardian may be inserted — Act of [illegible] definition should not be inserted [illegible]

2 II. For the first sentence substitute rule 5 of Postal rule -

Add after 'associations' in Sentence 2, 'not for private of or personal advantage'.

This does not seem to be necessary as the qualifications 'benevolent and [illegible]' sufficiently describe the [illegible] association -

4 XI In line 1 after 'permission' insert 'of the J.O' and for 'thirty days' in line 2 read 'Calendar month'.

In lines 5 Substitute for 'must' 'the Jury officer will' - Add one more sentence: "Except when an account is being closed fractions of a rupee cannot be withdrawn".

6 XII In line 1 after 'may' insert 'at his own instance or on the orders of the Comptr'.

In line 2 after 'account' read 'or stop the receipt of further deposits in a minor's account'.

In line 5 Substitute for 'But': 'In the former case'.

5 XV In line 3 insert 'the thumb' after 'write'

5 XVI In the declaration Substitute 'declare' for 'acknowledge' and continue it thus 'and that I accept them as binding on me'.

in ... 19 A under
... Companies in
... and Deposits.

11. rule 20.
At the end of this rule Enter notes 1 & 2 mutatis mutandis of Postal rule 23 (13)

P. 12. rule 22.
In lines 11 & 13 add 'thumb' after 'his' (14) mutatis mutandis

P. 12 rule 23. At the end of this rule insert notes 1 & 2 of Postal rule 25 (15) mutatis mutandis

Refer
After this rule insert ~~rules 26 & 29 of Postal rules~~ Postal rule 26 and add another rule as follows:- (16) mutatis mutandis
"Accounts deposit will not be repaid until a letter authorising such repayment is produced from the officer who has accepted the account as Security"

P. 13 rule 28 Line 1 Insert 'the' after 'as'. mutatis mutandis

P. 16. rule 31. Omit 'rules medicable' in the heading and add note of 32 Postal rule & Postal rules 33 & 34. (17) mutatis mutandis

P. 16. rule 33: Substitute for this Postal rule 36 with notes 1 & 2. (18) mutatis mutandis

P. 20. rule 40. notes 1, 2, 3 below except 40A. this article Shall be entered at the ... of this article - After these notes 2 & 4 of Postal rule 31. Where ... rule 40 Shall begin ... and then mutatis mutandis
In line 2 Substitute 'Sealed' for 'Permitted'.

Subject P 20. 40A. In 40A line 3 after 'another' read 'in a different District' mutatis mutandis
For Rule of 40A the Comptr may be asked to suggest the Act M.A.D. may be applied to
Suitable Corrections to fit in with the present revise these clauses
procedure.

40A. (e). Shall be regarded as a distinct para with a heading 'Index of Depositors' names' mutatis mutandis

2719

Requests that revised rules for Savings Banks may be printed.

G. R. S. 26]

File No. 45-13

Serial No. 2

Diary No. of letter replied to D 1173-13.

No. H 1568

General and Revenue Secretariat

( )

, the *191* .

To

The Superintendent,

Govt Press

Date of issue 30 Septr 15

Signed by W S Thomason

Sir,

I am directed to forward ~~for printing~~ revised rules relating to the herewith ~~draft~~ Mysore Savings Banks ~~Rules~~ and to request that ~~the same may be printed~~ a dozen copies ~~of the same supplied~~ at an early date. The number of copies to be finally printed will be intimated in due course.

The same may be printed and

2. Proofs may be furnished before copies are struck off.

I have &c.

over.

Dft ho 22.9.15

For Secy

SUBJECT. Rules

25/9/15

G.R.S. 13]

3

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

II Proofs of Draft S.B. Rules.

Proofs are put up after examination.

If approved they will be sent unofficially to the Asst Comptroller, S. & D for scrutiny & early return.

AM 4/2/16

The corrections will be noted in the duplicate copy kept in the Branch, which will be returned to the Press with the 'Print' order.

Forwarded unofficially to the Assistant Comptroller S. & D. with compliments for favour of scrutiny & early return. Another copy to be read independently & submitted to the Secretary's proofs for examination.

9/2/16

Treaty with Norway
Accession of Iceland proofs

9.2.16

R.2.0.1675 fls.

No 407 9/2/16.

Secretary's Office

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

GPB—50,000—5-8-15

COMPTROLLER'S OFFICE.

(CIVIL BRANCH.) 4

ORDERS. **NOTES.**

Draft of the S. B. Rules.
(2nd proof).

The draft is correct, with the following necessary alterations: —

Rule 1. Clause X. As interest can not be added in the Pass Book, like the treasuries receive from the banks after the audited annual statements, it can not be taken in the Pass Book the first time it is produced after the 30th June. Hence "the 30th June" is struck out substituting in its place: —

"the receipt of the audited annual statement from the banks, which will be intimated by means of a notice in the Empire Gazette once a year."

approved.
R
after 30th June or other date specified in the general Rs.

(1) Rule X under para 1. ?

An exception to the general rule contained in this clause has been inserted, as post offices have recently remitted the co-operative societies in the State to operate once a week.

para 1. Clause XO. "week" i.e. the period from Monday to Saturday as adopted in the Postal S.B. is more convenient. Govt. has also extended the ?

(2) ? calendar week

P. D. 0350—3,000—8-9-15

ORDERS.

Concession to not only to Co-operative Societies, but also to all depositors

Rule 18.

tentatively. but this may be adopted now for all. Hence this period has been suggested passed in here only also

Key. H.

pbd

Power 29.

The Rules framed safeguard see pages. If the rules are

Safeguard

observed, there cannot be any payment to a wrong party.

NOTES.

The term "guardian" as defined in rule 1, "legal guardian" used in the declaration to be given in the bonds under this rule, and "property entitled guardian" occurring in the notice at the end of the pass book, are all synonymous. (vide Govt. Advocate's opinion of 13-9-15). To avoid the confusion, and endless correspondence which may arise by the existence of different terms (which are all synonymous), the same term "guardian" may be put in right through. This has been effected in the proof now.

Provision should be made to recover moneys paid to a wrong party, when the right party extends the payment

W. D. 0350—3,000—8-9-15

ORDERS.

Para 32.

NOTES.

The 2nd + 3rd sentences may be deleted. This para is taken from the old Savings bank rules of the Govt of India, and is now a dead letter in anyone. our monthly Journals show the actual deposits of each month + the totals are not carried forward from one month to another. The interest, after audited by the Inspr., does not + need not go into the Journal of deposits; it goes duirctly into the Ledger. The last two sentences are therefore struck out: the monthly totals will do for us to agree with the total of each account.

approved
Q. Why not?

or is it by to compare Journal Balance with Ledger balance?

Para 33.

Similarly amended. It is not necessary for any treasury to know the daily balances of S. B. deposits, including interest up to date; they are not keeping a record of it now + we need not insist. Monthly balances will everywhere be readily available + they are enough. The amount of

There is no reference to Daily Balance in the Books.
yes
? ?

ORDERS. **NOTES.**

interest paid on close accounts will be known from the ledger directly.

Para 34. This forms about 8.B. Clerks to post the Ledgers as soon as possible after each transaction takes place. But it is necessary that the postings in the Journals & the Ledgers should be done simultaneously; otherwise, the available balance will not be known to the Pay-Officer who issues "Pay orders".

"Then it should read "simultaneously" was stand. in practice will not be done in many Offices & to be altered by Inspecting Officers. Instead.

Para 40. This is a new rule taken from the Postal S.B. rules. At present, in the Punjab Joint Savings banks, as soon as a depositor obtains majority, the account opened on his behalf will not be closed; but he will be permitted to hold the account in his own name by furnishing a fresh Index Card. This is

a/s/d ✓

ORDERS.

NOTES.

working satisfactorily, and the
para amended accordingly.

Para 43. Rule 1. When there are no transactions for 3, 6 or
12 account years (as the case may be) but
the pass books are presented at the Treasy: for
sake of indent, the fact has to be
intimated to the Comptr: to prevent
the account from passing into D.A.
The medium for such intimation may
be the Annual Statement. This has
been provided for now.

Rule 49. Para (1). The omission of this para follows the
omission of the 2nd + 3rd sentences of
rule 32.

Rules 50 and 51. The rules provide for the transfer of
accounts (1) from one Dt: Treasy: to another.
(2) from one Dk: to another in the
same Dt:
(3) from one Dk: of one Dt: to a
Dk: in another.

The following 2 cases
(1) from one Dt: Treasy: to a Dk: Treasy
of another Dt:
(2) from the Dk: Treasy: of one Dt:

0350—3,000—8-9-15

ORDERS.

approved
RTA on
Thursday
the P. Book to
be presented at
noon next B
by

NOTES.

have also been printed for. Every
Sk. Dep: forms now an independent
unit, in respect of S.B. transactions.

As now amended, rule 50 deals
with the procedure to be followed by
transferring Dep; and rule 51 deals with
that of the receiving Dep:

Other minor Corrections made
here & there may also be approved.

KA.
15/2/16

(3)

1. There is no necessity for two index-Cards.
2. Depositors may withdraw money at a
week. (Ch. Postal S.B. Rules & Recent G.O. post of branch)
3. When accounts are transferred, there
is no necessity for sending Specimen
Signatures of Depositors to receiving
branches, as thereon the signatures
of the depositors are contained in the Pass
Books themselves.

The Corrections made may
all be kindly approved. After approval a
reply will be sent to the Secty.

Yes, please send on to
Secty. Afterwards A/s Fin &
A/c S.B. will bring up
together for oral discussion
of the rules clause by
clause.

18/2

Excepd Comptr

P.T.O.

W. D. 0850—3,000—8-9-15

C. O. 15. COMPTROLLER'S OFFICE. 10

(CIVIL BRANCH.)

ORDERS.

NOTES.

(Cashr)

Form I (a) is also issued to meet Cases where Security Deposits are transferred. This may also be affixed.

(Comptr)

16/2/16

G.R.S. 13]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

11/W

W. 2406

19/2/16

Returned with Compton's to the asst Secy, to for Financial Branch, after Scrutiny & a few Corrections. The office note enclosed, explain the necessity for the Corrections made

S. Richardson
asst Comptroller to
Govt.
I. & A. Deptt
19/2/16

Sub.

If approved, the proofs will be returned to the Press for the final proof (12 copies) being struck off & supplied

H.M. Bhl
21.2.16

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

GPB—50,000—5-8-15

12

G.R.S. 13]

Routine Notes.

[To be used only for notes, requisitions, etc., not intended for permanent record.]

As directed by the Asst Secy the authorities for the suggested amendments – either P.O. Savings Bank Rules, or previous P.O.'s or Mr. Bistopaulles suggestions are marked in pencils against the concerned paras, & the amendments now suggested by the Asst Comptr, S. A.D are given in the left hand margin in black ink.

2 spare copies of the proof obtained from the Press are also put up.

AHM Hyl
25/3/16

A corrected copy of proof for the Press is put up as directed.

AHM Hyl
30/3/16

Send on to Press & there 6 copies will do
Hy.
30/3

Issued 30/3

N.B.—Should routine notes be written on small slips, the notes must be copied, or slips pasted on this form.

GPB—50,000—5-8-15

Final Proof.

RULES FOR THE GUIDANCE OF DEPOSITORS

IN

MYSORE GOVERNMENT SAVINGS BANKS

WITH ANNEXURES

BANGALORE:
PRINTED AT THE GOVERNMENT PRESS
1916.

PRICE FOUR ANNAS.

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Note :- Corrected proofs will be attended to before Press while stitching of copies.

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The following symbols have been used in the explanatory notes in the margin of the draft rules.

C_1 = Mr. Bishtopanth's notes.

C_2 = Mr. Venkatarangam's notes.

S = Proposals as consolidated in the Sectt. with the orders of the Asst. Secy & Offg. Fl. Secy.

P.O. = Post Office Savings Banks Rules

PRINCIPLES.

—:o:—

1. His Highness the Maharaja's Government hereby sanction the introduction of the following rules in respect of Government Savings Banks in supersession of all existing rules on the subject:—

I. In these Rules—

"Depositor", "Deposit", and "minor" bear the meaning which they bear in *the Government Savings Bank Act*, 1873.

"Account" means the account of a Depositor in a Government Savings Bank.

"Balance" means the balance at credit of an account.

"Guardian" includes a father, or if the father be dead, a mother, or if both parents be dead, and no guardian of the minor has been appointed, by will or deed or under any enactment for the time being in force in Mysore, any adult relation of the minor with or by whom the minor is residing or being maintained.

II. Any person may deposit money in a Government Savings Bank (a) on his own behalf, or (*b*) on behalf of any minor relative, or (*c*) on behalf of any minor of whom he is the guardian. Deposits may also be made by the managers of benevolent or other public associations or by public officers, of money deposited with them *ex-officio*, as security for the discharge of any public duty or for the fidelity of any public officer or for the accomplishment of any public object.

Exception.—A Government official may not open an account on behalf of a minor of whom he is the official guardian.

No. of the old rules

1

1

11

Vide C. 1 – Page 6 (2)
P. O. 1 Page 2.

Modified as in
C. O. 5. Page 2.

Do –

Explanation.—Minors and women whether married or single, are allowed to deposit money in their own names but subject, in the case of married women, to the limitation laid down in para 9 (3).

III. Subject to the provisions of these rules, the Government of His Highness the Maharaja of Mysore guarantees the repayment of every deposit with interest.

IV. Without the sanction of the Comptroller, no account will be opened for less than one rupee nor will deposits be accepted otherwise than in whole rupees.

V. Interest will not be allowed upon a smaller balance than two rupees or upon the excess in any balance over the highest multiple of two rupees.

VI. Interest will be allowed for each calendar month upon the minimum balance of the account between the close of the fourth day and the end of the month.

VII. Until further notice, interest will be allowed upon deposits at the rate of one pie a month on every two rupees, being at the rate of three and one-eighth per centum per annum. In calculating interest, one anna will be taken as the interest for one month on every twenty four rupees of the amount entitled to bear interest, and for broken sums below twenty-four rupees the following table will be used:—

Principal			Interest		Principal			Interest	
Rs.	a.	p.	A.	p.	Rs.	a.	p.	A.	p.
2	0	0	0	1	14	0	0	0	7
4	0	0	0	2	16	0	0	0	8
6	0	0	0	3	18	0	0	0	9
8	0	0	0	4	20	0	0	0	10
10	0	0	0	5	22	0	0	0	11
12	0	0	0	6	24	0	0	1	0

Example.—Required interest for one month on Rs. 134-6-10.

	Rs.	a.	p.		A.	p.
Interest on	120	0	0	is	5	0
Interest on	14	6	10	is	0	7
Total ...	134	6	10		5	7

VIII. Every account will be made up on the 30th June, and the interest then due calculated under these rules, added to the balance, upon which future interest will accrue. If an account is closed on any other date, interest due to the end of the preceding calendar month will be paid to the depositor; but a depositor who closes an account should not, ordinarily, be permitted immediately to re-open it except on payment of a fine varying at the discretion of the Treasury Officer from one to ten rupees. [*Vide* para 17 (4).]

IX. Whenever a Depositor changes residence, his account may be transferred free of charge to the Government Savings Bank in the District to which he is removing. Without the special permission of the Comptroller, an account may not be otherwise transferred from one Bank to another.

X. A Pass Book will be supplied to each depositor in which the Treasury Officer will acknowledge every deposit. The personal attendance of a depositor is not required; but no deposit will be received or payment made without the depositor's Pass Book, and the Government will not be responsible for any deposit the receipt of which is not acknowledged in the Pass Book. The interest due to date will be entered in each Pass Book the first time that it is produced at the Bank after the receipt of the audited annual statement from the Comptroller which will be duly notified in the Mysore Gazette once a year. The first Pass Book will be supplied

free of charge; but if it is lost or injured, or if a closed account is re-opened, one rupee will be charged for a new book. [*Vide* para 17 (4)].

As in S – Page 15(1)
As in C2 – Page 4(2)

XI. Without the special permission (of the Treasury Officer) a Depositor may not draw upon his account more than once in a week (*i.e.*, the period from Monday to Saturday) or open more than one account in his own name or in the name of any member of his family or for his own benefit or the benefit of any member of his family. The Comptroller and the Treasury Officer will take precautions to prevent any transgression of this Rule, and, in particular, any employment of an account as an ordinary drawing account. This rule is not meant to prevent any one from opening more than one *ex-officio* or public account. Except when an account is being closed, fractions of a rupee cannot be withdrawn.

XI

As in S – Page 15(2)

XII. Should under any circumstances an erroneous payment be made resulting in an overdraft, the interest due on the overpayment from the date of such payment to date of its recovery will be recovered from the depositor whose account was overdrawn.

XI A

As in S – Page 15(3)

XIII. The Treasury Officer may, at his own instance or on the orders of the Comptroller, refuse to open any account or close any account (or stop the receipt of further deposits in a minor's account,) for any sufficient reason; as, for example, because he thinks that the account is likely to be used or is being used contrary to the object for which Government Savings Banks are established, namely, the encouragement of saving. In the former case every such refusal or closure, and the reasons for it, should be reported to the Comptroller.

XII

XIV. When the Treasury Officer thinks it proper to close any account, he shall give notice in writing

XIII

to the depositor of such closure. After the date of such notice, no deposit shall be accepted on the account so closed, and no interest shall be allowed upon the balance of the closed account after the end of the calendar month then current.

XV. The Government of His Highness the Maharaja of Mysore reserves the right to alter or add to these rules at any time.

XVI. A copy of the Government Savings Banks Act, 1873, and of these rules, shall be printed in each Pass Book delivered after this date, and the signature, or, if he cannot write, thumb mark of the depositor obtained to the annexed declaration before any deposit is accepted from him.

As in C_1 - Page 7(3)

Declaration to be recorded.

I ..... declare that I have read these Rules (or, if he cannot read,—that these Rules have been read to me) and that I accept them as binding on me.

As in S - Page 15(4)

(Signature or Thumb mark).

MANAGEMENT.

2. The business of the Savings Banks will be conducted by the officer in charge of the Treasury under the orders of the Comptroller.

As in S - Page 16(5)
(Vide also C_1 Page 304 II re Comptroller's Powers)

BUSINESS ARRANGEMENTS.

3. Every Savings Bank must be open for business every day between the hours of noon and 4 P.M, Sundays and holidays excepted.

As in S - Page 16(6)

As in S – Page 16(7)
P.O.2 Page 2.

NATURE OF ACCOUNTS.

4. The object of Government in establishing Savings Banks is to provide a ready means for the deposit of savings and so to encourage thrift. Savings Banks are not to be used for the purpose of keeping a current account, and the Treasury Officer and Comptroller are empowered to close accounts or in the case of accounts opened on behalf of minors, to stop the receipt of further deposits, should they have reason to believe that the accounts are being used for a purpose for which the Savings Bank was not intended. 4

WHO MAY DEPOSIT AND UNDER WHAT CONDITIONS.

As in S2 - Page 16 (8)

5. Any person may deposit money in a Savings Bank (*a*) on his own behalf, or (*b*) on behalf of any minor relative, or (*c*) on behalf of any minor of whom he is the guardian.

Exception.—A Government official may not open an account on behalf of a minor of whom he is the official guardian.

Explanation.—Minors and women, whether married or single, are allowed to deposit money in their own names, but subject, in the case of married women, to the limitation laid down in para 9 (3).

CORPORATIONS.

6. There is no objection to an account being opened with a Savings Bank in the name of a corporation or committee, provided that it be notified at the time what officer of the corporation or committee may draw upon the account, and by whom such officer is appointed, and that the name of the incumbent of the office, and any subsequent change of incumbent, be regularly notified to the Bank which in its turn should report the change to the Comptroller's 6

office through the medium of a fresh Index card and provided further, that the restriction applicable to single depositors is observed, *viz.*, that the Bank is not made a convenience for keeping a current account.

BENEVOLENT INSTITUTIONS.

7. Special Accounts may be allowed to benevolent institutions or to *quasi* public associations, provided that the funds are of a cumulative character, and that it is not intended to employ the Bank for the custody of mere floating deposits. The proviso in the last rule, regarding the officer who may operate on the account, applies here also. 7

SECURITY DEPOSITS.

8. Security deposits lodged with Government Officers will be received on the following terms. The money will be received directly from the person depositing it, and the account will be opened in his name: he will be required to sign a letter (Form 1) addressed to the Treasury Officer of the Savings Bank, undertaking not to make any claim on the Bank for the principal of the sum deposited, except with the express written sanction of the Government Officer; not to object to the payment by the Bank to the Government Officer upon his claiming it, and not to make any claim for the interest, after such officer shall have revoked the authority to him to receive it. The Treasury Officer should distinctly record on the fly-leaf of the Pass Book as well as in the Savings Bank Ledger Account of the depositor kept in the treasury not only the name of the Depositor but also the purport of the deposit and the date, etc., of his letter of agreement, thus— 9

Name of Depositor.....

Being a security deposit.....

accepted by.....on account of.....

as per Depositor's letter of agreement dated.....

(As in S – Page 16(9))

P. O. 6 Page 3

LIMITATIONS AS TO OPENING ACCOUNTS AND DEPOSITS.

9. (1) Any person may open an account in his own name, but may not have more than one such account open.

(2) In addition to the account which a person may open in his own name, he may open any number of separate accounts on behalf of any minors who are related to him or of whom he is the guardian, provided that he shall not open more than one account on behalf of each such minor.

(3) The fact that an account has been opened on behalf of a minor shall not prevent such minor from opening an account in his own name; nor shall the fact that a married man has an account in his own name prevent his wife from opening a separate account in her own name, provided the money to be deposited by her is her own property or earning.

NOTE.—If, through any cause, an account has been opened in contravention of the provisions of this rule the depositor shall not be entitled to claim interest on the account and the Comptroller may require him to close it at once.

P. O. 7

10. Deposits in trust are not allowed and cannot be recognised.

P. O. 8 & 9

11. Money cannot be deposited in the name of two or more persons jointly; provided that nothing in these rules shall prevent the deposit of money in the name of a known firm.

12. No account will be opened for less than a rupee and fractions of a rupee will not be accepted as deposits.

P. O. 43 –

13. No account may be allowed for money—

(*a*) which is the property of Government, or.

(*b*) which has been received for credit of Government, or

(*c*) which has been drawn from the treasury for expenditure on account of Government, or

(*d*) which is raised by taxation, either local or municipal, or

(*e*) which is collected or received or held in trust by any public officer or court in accordance with any law, provided that the money is the property of Government.

NOTE—1. Nothing in this rule prevents the opening of a public account for money which is not the property of Government by the managers of funds held in trust for the relief of the poor, for the provision of education or medical relief, for the advancememt of any other object of general public utility, irrespective of whether such managers are public officers or not.

Note 2. Vide para 16/

PUDUVAT FUNDS.

14. Puduvat funds of temples under the management of Government Officers, where they consist of sums deposited by private individuals for the performance of specified service from the interest thereon, may be invested in the Government Savings Bank. But savings from Government Tasdik allowances or small receipts consisting of "Kanikes", etc., should not be deposited in the Government Savings Banks. [*Vide* Proceedings No. 5112-20-132, dated 6th December 1887.]

Funds deposited with the object of the *interest* being used for any specific purpose connected with a temple are the only ones that can be classed as Puduvat Funds.

Though money deposited for purposes of repairs of a temple or for providing a car for a temple is *itself* to be spent and cannot be classed as Puduvat Fund, it may be accepted as a deposit if the devotees desire such investment and stipulate that principal and interest should be withdrawn only for the intended purpose.

[G.O. No. 1837-8 dt 8.2.1912 Mur 285-11]

15. The Comptroller is authorised to accept as Savings Banks Deposits under these rules, investments

made by the order of a court on behalf of a company under liquidation.

(G. O. No. 6083-4—Cir. 86, dated 26th August 1890).

Conversion of Judicial Deposits into Savings Banks Deposits.

16. On the motion of a court the Comptroller is empowered to convert a judicial deposit of money belonging to a minor into a Savings Bank deposit carrying interest at the prescribed rate subject, in all respects to the rules and limitations applicable to Savings Banks Deposits in general.

(G. O. No. J. 1232-41—Cts. 260-10-4, dated 24th October 1911).

Opening an Account.

17. 1. To a Depositor opening an account, a Pass Book (see para 25) is given, which bears the No. of the Depositor's account. The Depositor's name, occupation (see Annexure A), residence and the date of birth of the minor in the case of an account on his behalf, must be entered in the Pass Book and on the Index card (Form 2) in a clear hand: when a Depositor can write, his signature should be taken on the Index card and in the Pass Book. If the account is a security deposit, the fact should be stated on the Index card and in the Pass Book.

Vide S – Page 16 (10)

Vide S – Page 16 (11)

2. The numbers given to the Depositors' accounts should be consecutive, and a Depositor's No. should never be altered, nor should the numbers of closed accounts be given to new Depositors.

3. If a Mahomedan Depositor, on opening his account makes the express request that interest be not added to his deposit, a note to that effect should be made on the Index cards, and the words "no interest" written on the top of his account in the ledger.

4. When an account is first opened the Pass Book is given without charge; but a fee of one rupee is charged for a new Pass Book when the old Pass Book has been lost or so soiled or injured in the Depositor's possession as to require renewal. It is to be understood that if a Pass Book is lost, the Depositor will not be allowed to transact business until he obtains a new one, and when an account is closed, the Depositor should not be allowed to open a new one within twelve months, except on payment of a fine, varying at the discretion of the Treasury Officer, from one to ten rupees.

MINOR'S ACCOUNT.

Vide S – Page 16(12)

18. If an account is opened on behalf of a minor, the following entry should be made in the Index card in the place for the depositor's name. 17

".....(minor) son (or daughter) of..... .....through relative (or guardian) .....;"

And the declaration on the reverse, which should be altered to read as follows, should be signed by the minor's relative or guardian :—

do –

"I hereby declare that the Savings Banks Rules have been read by (or to) me, that I accept them as binding upon me, and that I am aware that during the minority of the minor depositor, no one other than a guardian as defined in clause I of paragraph I can withdraw the money from this account.

"I further declare that I have no account on behalf of the minor named below at any of the Government Savings Banks."

"I have opened this account with a first deposit of Rs. (in words).....and have received a Pass Book in which this sum is acknowledged."

The.....19

"Relative (or guardian) of..... (minor).

The following should be added to the notice printed at the end of the Pass Book.

"Deposits are repayable only to the guardian of the minor during his minority."

19. A minor can operate on an account opened by himself in his own name but on an account opened on behalf of a minor by another, only the guardian as defined in clause I under paragraph 1, can operate.

20. The Nazir of a Civil Court appointed by the court as a guardian of a minor's estate cannot in that capacity become a depositor in the Savings Bank. The proper place for his account is "Judicial Deposits." [*Vide* para 16].

21. If the person wishing to open an account is a woman, not accustomed to appear in public, her husband or agent may transact business on her behalf; but before an account can be opened on behalf of a woman, her husband or agent must produce a letter authorising him to do so, signed by her or bearing her thumb mark attested by a witness known to the Treasury Officer to be trustworthy. The letter of authority should be pasted to the page of the ledger on which the account is opened.

In this case the following entry should be made on the Index cards in the place for the Depositor's name:—

".....wife (or widow) of.....through her husband (or agent)....."

And the declaration on the reverse, which should be altered to read as follows, should be signed by the Depositor's husband (or agent):—

"I hereby declare that the Savings Banks Rules have been read to the (or by the) Depositor and that she accepts them as binding upon her. I further declare that the Depositor has no account in her own name at any other Government Savings Bank.

"I have opened this account on behalf of the Depositor with a first deposit of Rs. (in words)..... and have received a Pass Book in which this sum is acknowledged."

RULES FOR WRITING NAMES.

22. In filling up the Index card, the following rules must be observed:—

(*a*) In the case of the names of Europeans, or East Indians the surname is to be written first in a large hand, and after it the Christian name or names or prœnomen in a small hand, thus—**Wilkins,** James.

(*b*) In Hindu names, the personal name will be written first and the tribal name or personal or family addition written last as in ordinary usage.

(*c*) In Musalman names, the ordinary prefixes (Sheik, Syed, Maulvi) should be written small, thus Syed **Abbas Ali.**

23. (1) The name of a Depositor, when first written in the Depositor's Pass Book and on the Index card, may be spelt in any form which is thought best; this spelling must, however, be strictly followed thereafter in all statements of deposits and other returns. It is not essential that the names of different persons bearing the same name should be spelt in the same way.

2. In the case of native depositors who sign in English, the spelling which they ordinarily use should be followed.

3. When accounts are opened by persons employed at a distance from their homes, their family as well as their temporary residences should be entered on the Index cards.

4. In the case of native depositors, the name of the father may be added on the Index cards and in the ledger heading of the depositor's account: but, if

it is, the addition need not be made in the deposit lists.

Disposal of Index Cards.

24. The Index card must be sent to the Comptroller's office unfolded, with the of deposits for the month in which the first deposit is made after duly noting the particulars in the Index cards in the S. B. Ledgers.

The cards will be sorted and kept in the Comptroller's office according to districts.

Receipt of Deposits.

25. The amount tendered for deposit should be paid in with a chalan (Form 3) which will be signed by the Treasurer and made over to the Savings Bank clerk, in order that the amount may be entered in the Journal of Deposits (Form 4) and in the Depositor's Pass Book. An acknowledgment will be given in the Pass Book signed by the Head Accountant and by the Treasury officer, for every sum deposited, the book being initialled by the Treasury officer after comparison with the Journal and delivered to the Depositor.

Fractions of a rupee should not be received in deposit.

Exception.—In the case of semi-Government institutions fractions may be allowed.

Note 1.—No Deposit may be made to an account which has been ordered to be closed.

Note 2.—No Deposit may be made to an account opened on behalf of a minor after he has attained the age of 18 years.

26. The amount should be entered in the Depositor's Pass Book in words as well as in figures, the balance being struck after each deposit or withdrawal as in the specimen below :— 21

Date	Amount of each deposit or withdrawal to be entered in words	Amount deposited	Amount withdrawn	Balance at credit of the Depositor	Initials of Head Accountant	Initials of Treasury Officer
		Rs. a.	Rs. a.	Rs. a.		
1st August 1885	Deposited rupees ten only.	10 0	...	10 0	D	A. B.
3rd August 1885	Withdrawn rupees five only.	...	5 0	5 0	D	A. B.

REPAYMENT OF DEPOSITS.

27. To withdraw money a depositor is required to present or send his Pass Book with an application for withdrawal (Form 6) duly filled in and signed; if he does not present himself at the treasury for the payment, the name of his agent or messenger should be entered at foot of the form, and the signature of the agent or messenger should be placed beneath this entry. The application may be written in English or Kannada at the option of the Depositor. If a depositor is unable to write, he should be required to attend at the treasury personally, if possible, and affix his thumb mark or seal to the application; should he be unable to attend personally he may send his Pass Book with the application bearing his thumb mark or seal, duly attested by a witness of known respectability. 22

This application he will hand in, together with his Pass Book; the necessary entries will be made in the Journal of Withdrawals (Form 5).

Vide S — Page 18(14)

The production of the Pass Book and the signature of the Depositor in the withdrawal application may be dispensed with, only in the case of payments made under orders of a competent civil court.

28. Reference will then be made to the Depositor's Ledger account, and after the payment order has been written on the reverse of the application mentioned above, the money will be paid to the Depositor by the Treasurer, and the repayment will then be entered in his Pass Book and attested by the Treasury Officer, who should when signing the Pass Book, tick off the entry in the Journal and hand the Pass Book to the Depositor. 23.

Vide S - Page 18(15)

P.O. 25 note 102

NOTE 1.—If a depositor desires to withdraw the whole of the balance shown to his credit in the Pass Book he will be required to close his account.

NOTE 2.—In the case of withdrawals made from the accounts of female depositors by their authorised agents under paragraph 21, the agent must sign the following certificate on the application for withdrawal:—"Certified that the depositor is on this day alive and sane".

The payment must in all cases be made at the treasury. Treasury Officers are forbidden to remit the amounts to Depositors.

Vide S - Page 18(16)

P.O. 26

29. Should any person other than the father or (if the father is dead), the mother, wish to withdraw money from an account opened on behalf of a minor and claim to do so as the guardian of such minor, he will be required to fill in answers to the following questions and such other questions as may be considered necessary, and will only be allowed to withdraw money by the Treasury Officer when the answers are satisfactory.—

(*a*) What is your relationship to the minor?

(*b*) Is the father or mother of the minor or are both parents dead? What near relatives of the minor are alive?

(*c*) Have you been appointed guardian of the minor by a Will or any other deed or under any enactment in force in Mysore? If the reply to this question is in the affirmative, the applicant should produce the document on which he relies to support his claim.

(*d*) Are you an adult relative of the minor, and does he (she) reside with you or is he (she) maintained by you?

Note.—Every application for withdrawal from a minor's account must bear a certificate, in one or other of the forms given below, according to the circumstances of the case, signed by the person making the application.—

(i) In case of withdrawal from a male minor's account—"certified that the amount sought to be withdrawn is required for the use of the minor;"

(ii) In case of withdrawal from a female minor's account by her husband—"certified that the amount sought to be withdrawn is required for the use of the minor who is my legally married wife;"

(iii) In case of withdrawal from a female minor's account by any other person—"certified that the amount sought to be withdrawn is required for the use of the minor, who is $\frac{\text{married}}{\text{not married}}$."

30. A security deposit will not be repaid until a letter authorising such repayment is produced from the officer who has accepted the account as security.

Vide S. p. 18 (16)

ACCOUNTS.

31. The accounts to be kept are (besides the Pass Book which remains in possession of the Depositor).— 24

(1) The *Journal* of *Deposits*, containing all receipts in order of their occurrence.

(2) The *Journal* of *Withdrawals*, containing all payments in order of their occurrence.

(3) The *Ledger*, in which the receipts and payments are entered in a separate account for each depositor.

JOURNAL OF DEPOSITS.

Vide proof copy received with C2 (placed below)

32. The receipts must be posted at the time of their occurrence in the Journal of Deposits in which a total should be regularly carried forward from page to page and the total struck at the end of every month. 25

JOURNAL OF WITHDRAWALS.

33. The Journal of Withdrawals will be posted as the payments are made, and in it also a total should be carried forward from page to page and the total struck at the end of every month. 26

Do —

When an account is closed, interest is to be paid to the depositor to the end of the preceding month, and the whole amount repaid is to be entered in the column "amount repaid."

LEDGER.

34. The Ledger (Form 7 which will be supplied in bound volumes) must be posted simultaneously with the Journals of Deposits and of Withdrawals as soon as practicable after each transaction takes place striking the balance after each transaction. 27

Coutts Proof slip 2

It is desirable that the Treasury Officer, when attesting depositors' Pass-Books, should take the opportunity of satisfying himself, by reference to the Ledger, in some cases every day, that it is properly kept, and that the balances in the Ledger and in the Pass Books agree.

ADDITION OF INTEREST.

35. At the end of every month the Savings Bank clerk must go through the Ledger and fill up 28

the "Principal or Lowest Balance" and "Interest" columns of every current account. (See next paragraph). In the column headed "Principal or Lowest Balance" should be entered against each month the minimum balance of the account between the close of the fourth day and the end of the month.

1. If any difficulty is experienced as to the manner of filling up this column, an account should be sent on a spare ledger form to the Comptroller's office for instructions; care must be taken that the clerk thoroughly understands this point, as the accuracy of the interest calculation is dependent on the correctness of the amount in the "Principal or Lowest Balance" column.

2. On these spare ledger forms (printed on common paper) copies of any particular accounts may be sent to the Comptroller's office for verification, if there be any difficulty in tracing discrepancies.

36. Interest, which is 3½ per cent. per annum though added annually to principal, will be calculated monthly, and entered in the 'Interest' column. The rule for calculation is given in clause VII of paragraph I of these rules and an extended Interest Table will be found in Annexure C. 29

Annual Closing of the Ledger.

37. At the end of the year each current account will be closed, by making a total of the deposits without the opening balance, entering thereunder the opening balance and interest for the year. Then the deposits, opening balance, and interest should be added together, and from the total the repayments should be deducted. The remainder will be the closing balance and it will agree with the last figure in the ledger column "Balance after each transaction," plus the total of the interest for the year. 30

1. Very active measures must be taken towards the close of the year to complete the interest calculations. As no interest is allowed on deposits made after the close of the fourth day of June, the principal and interest for June (subject only to correction in respect of repayments in June) can, immediately after the close of the fourth day in June, be entered in pencil and the interest totalled in pencil. In posting repayments in June, any of these calculations would, if necessary, be altered.

2. If this be done it is not probable that there will be any difficulty in closing the accounts of all Depositors by the 15th of July; if possible, this should always be done; and the interest for the past year written in the depositor's Pass Book and added to his balance on the first occasion of his presenting his Pass Book after the annual statement has been passed and returned by the Comptroller's office.

Closing of Accounts.

38. When a depositor wishes to close his account in the course of the year, interest to the end of the preceding month is to be credited to the account and paid to the depositor with the principal; otherwise, no payment on account of interest for the *current year* should be made *within* it. [See paragraph 33]. 31

Note.—The rule (clause XI under para 1) which prevents a depositor from withdrawing money from his account more than once a week does not apply to the closing of an account, that is to say, an account may be closed within the week in which a withdrawal has been made.

39. If an order to close an account be issued by the Treasury officer or Comptroller under these rules, notice in writing will be sent to the depositor requiring him to present his Pass Book and receive payment of the balance at his credit as soon as convenient. After the date of such notice no deposit

will be accepted on the account, and no interest will be allowed upon the balance after the end of the calendar month preceding such date.

Vide S - p. 18 (17) P.O. 34

40. An account opened on behalf of a minor must, if still open, be transferred to his name by obtaining a fresh Index card signed by him immediately after he attains the age of 18 years; it should not thereafter be allowed to be operated on by the person who had opened the account on the minor's behalf.

41. The fact of an account having been closed must be noted on the Journal of Withdrawals (Form 5), and the Pass Book must be surrendered and kept for record in the Treasury.

If after an account is thus closed and Pass Book surrendered, a petty error in calculation of interest is discovered, the correction of which leaves a small balance in the account, the Treasury officer should, after having, if possible, informed the depositor, and after six months have elapsed, adjust the amount on his own receipt (Form 6) by transfer credit to 'Miscellaneous receipts,' making a note in the Savings Bank Ledger of the transaction, and close the Ledger Account. Such an amount may at any time be refunded under sanction of the Comptroller.

RETURNS TO COMPTROLLER'S OFFICE.

42. The particulars of all receipts and repayments of deposits are to be entered in the Journals and must be sent to the Comptroller's office *not later than the 10th of every month.* These Journals should contain the transactions of a whole month. 32

The applications for withdrawals must accompany the Journal of Withdrawals sent to the Comptroller's office in support of the payments made.

DEAD ACCOUNTS.

Vide S - p. 18 (18) P.O 36 with note 102

43. Accounts in respect of which no transactions have taken place for the period specified below 33

will be treated as "Dead" and no subsequent deposit or withdrawal will be allowed in the case of such accounts without the previous orders of the Comptroller.

When the balance of the account			and when no sum has been deposited or withdrawn and no interest added for.
does not exceed Rs.	10	...	3 complete account years.
do ,,	100	...	6 do
exceeds ,,	100	...	12 do

NOTE 1.—By "transaction" in this rule is meant not only a deposit or withdrawal, but also the presentation of the Pass-Book for the entry of interest. When the last alone is the case, the words 'interest added' should be added in the Ledger and in the Annual Statement sent to the Comptroller.

Addn. according to the proof copy (placed below) revised by W. Venkataramam.

NOTE 2.—A dead account does not lapse to Government, but may be reopened at any time on the application of the depositor, and the interest that has accumulated will be added to the principal when the account is revived.

DEAD ACCOUNTS.

44. At the end of every year, after the completion of the interest calculations, and along with the writing up of the closing balances in the Ledger accounts (see para 37), the balance of such accounts as are to be treated as "dead" at the end of the year, under the previous rule, should also be written up in the Ledger, but under the line showing the repayments of June, as "Transferred to the Comptroller's office as a Dead account". And each such balance will be entered in column 7 (b) of the Annual Statement of Savings Banks Deposits, (Form 9) as an amount withdrawn by transfer to Dead account The closing balances in these accounts will therefore be nil, and the account will cease to be carried forward in the new year. The total amount at credit of all such Dead accounts will be entered as a repayment under June 30th, in the Journal of repayments, below the total of cash transactions under the heading "Accounts transferred to Comptroller's office as per column 7 (b) of the Annual Statement of Savings

34

9/

Banks Deposits. No entry of this is required in the Treasury General List of Payments, as no transaction passes through the treasury.

The interest must be calculated under the usual rules up to the end of June, as the transfer to Comptroller's office is not a "repayment in June" such as to prevent credit of interest for that month.

45. In the Comptroller's office these accounts will be brought on to Dead Account ledger in the following form:—

Serial No.	Original No. of account / Number	Name of Depositor	Date of transfer to dead account	Amount of dead balance	Repaid in	Balance on June 30th	Repaid in	Balance on June 30th	And so on for as many years as convenient

The interest due on these balances will not be calculated or added, so long as the acccount is on this Ledger.

Reopening a Dead Account.

46. If after an account is thus transferred, the Depositor makes another deposit, or claims repayment producing the original Pass Book; or his legal representative makes a claim to repayment which but for the transfer of the account, the Treasury officer would admit, the Treasury officer will apply to the Comptroller's office for ~~for~~ revival of the account where-

upon an order will issue to the Treasury officer from the Comptroller's Office :—

No.....

(Government Savings Bank)

OFFICE OF THE COMPTROLLER,
MYSORE GOVERNMENT,
Bangalore, Dated.....19

To

The Deputy Commissioner, Treasury Department
.....District.

His No....., dated..... applying for sanction to revive the marginally noted Savings Bank Dead Account.

As requested in the above, has the honor to authorise the revival of the account in question, and to inform that the amount of the deposit and its interest up to end of the preceding year as noted in the margin should be shown in his Savings Bank Journal.

.....
Comptroller.

		Rs.	a.	p.
Register No. of Dead Account—				
Original No. of Account—	of { Taluk or District / Treasury			
Depositor's Name—				
Date of transfer to Dead Account				
Amount of balance transferred to Dead Account	...	...	...	
Interest on Amount from	to ...	...	...	
	Total	...	...	

N. B.—This amount is not to be included in the total of the monthly list of deposits but entered, for the information of Comptroller's office, below the total (see para 47 below).

47. With the amount thus advised as due on July first the account will be opened anew in the Depositor's name and under the old number. The entry in the Journal of Deposits will bear the actual date of the credit, but the account in the Ledger will show the amount in a line below the "Balance brought forward" and above the receipts of July as "Received from dead account on (*date*)," in order that the interest calculations for the current year may be made in the same way, as if the amount had been an opening balance. 37

After the account is thus opened in the Ledger, the whole or any part of the amount may be repaid or the account closed under the usual rules.

ANNUAL RETURN AND ADJUSTMENT.

48. As soon as practicable after the close of each year, a statement (Form 9) prepared from the Ledger must be sent to the Comptroller's office, showing the state of each depositor's account during the year. 38

The totals of the columns for Deposits, and Repayments, should be proved with the the totals of the monthly journals for the year, the opening balance being agreed with the closing balance of the previous year.

The entries under 'Repayments,' which are transfers of dead accounts to the Comptroller's office (para 44), should be indicated by a D written in red ink in the remarks column.

49. This return will, after examination and approval in the Comptroller's office, be returned to the district with an order allowing the interest claimed. 39

No charge on account of interest is to be made in the Treasury accounts, which will show only the amounts received from, or paid to, the Bank. The necessary adjustment will be made in the books of the Comptroller.

TRANSFER OF ACCOUNTS.

Vide the corrected proof received with C2

50. On a change of residence a Depositor may have his account transferred free of charge to any District or Taluk Savings Bank at the place to which he is proceeding; provided that the account shall have been in existence for 3 months previous to the date of transfer.

2. No transfer should be made from one district or taluk to another during the latter half of June.

Vide S-p. 18 (19) (P.O. 31) note 2 & 4

3. Accounts ordered to be closed cannot be transferred; nor can an account be transferred after the death of the depositor.

4. When an application for the transfer of an account of a female depositor is made by her authorised agent, the agent must certify as follows above his signature on the application for transfer "Certified that the depositor is on this day alive and sane."

5. Transfers of accounts from one Savings Bank to another are effected in the following manner:—

(*a*) When the transfer is from a District Treasury or to another District Treasury or a Taluk Treasury of another District, the Depositor should present his Pass Book either personally or by letter. The Treasury Officer should write the following endorsement in the Pass Book immediately after the last entry: "Transferred to the Savings Bank at....." and return the Pass Book to the party after signing the endorsement. He will then close the account by debiting the amount to Savings Bank Deposits, and issue a Public Service Transfer Receipt on the receiving treasury. He should send the letter and an advice memo with a copy of the Depositor's account for the current year, to the Bank to which the transfer is made, noting the fact of the transfer and the name of the Bank to which the transfer is made in the Depositor's Ledger account and on the Journal of withdrawals which he will send to the Comproller's office.

(*b*) No Savings Bank account will be transferred from one taluk to another of the same district except under the order of the District Treasury Officer; the transferring Amildar will therefore in such cases send the Pass Book and the application for transfer, together with a copy of the Ledger account to the District Treasury Officer for permission to transfer the account. On receipt of the permission, the Amildar will close the account and debit the amount to Savings Banks and credit it to Personal Deposits, issuing a cash order on the receiving Treasury. The Cash order, Ledger copy and specimen signature of the depositor or the depositor's application for transfer, will then be sent to the Taluk treasury to which the account is transferred and the Pass Book returned to the party for presentation at the treasury to which the account is transferred. The latter treasury must bring on the Savings Bank Ledger the account transferred immediately on receipt of the cash order, and Ledger copy of the account, without waiting for the party with his Pass Book. The District Treasury officer, must also direct the transferring Amildar to charge the amount of balance in the daily cash account under Savings Banks Deposits and credit it to "Taluk Personal Deposits."

(*c*) When a transfer is wanted from a taluk in one district to a District or Taluk Treasury in another, the transferring Amildar will send a copy of the ledger account and the specimen signature or application of the depositor and a cash order for the balance at credit of the depositor to his District Treasury Officer, after signing the endorsement of transfer in the Pass Book and making the necessary debit and credit entries in his Journal and Ledger of Savings Bank. The District Treasury Officer will debit the cash order to Personal Deposits and issue a Public Service Transfer Receipt in favour of the Treasury

Officer of the taluk to which the account is transferred. The Public Service Transfer Receipt, advice memo, and copy of the Ledger account are then sent direct to the Treasury to which the amount is transferred. The latter will debit the amount under "Personal Deposits" and credit it under "Savings Bank Deposits."

51. When a depositor's account is transferred from one Treasury to another, it should be treated as a new account in the receiving Treasury and should have a new number assigned to it in the Savings Bank Ledger and Pass Book, the former number being struck out. The receiving Bank should attach the Advice of transfer to the Journal of Deposits received, which it sends to the Comptroller's office, and allow interest on the transferred amount for the period for which it may have been due at the transferring Bank.

The amount received by transfer should pass through the Savings Bank Journals.

Index of Depositors' Names.

52. District treasuries will, for convenience of reference, keep an alphabetical index of all depositors' names borne on the general ledger of the district. A similar index will be kept in every taluk of the names of the depositors borne on its books if they are numerous.

Rules regarding nomination to Savings Banks Accounts.

53. The following rules under Regulation II of 1911, regulate the nomination to Savings Banks Accounts.

1. A depositor (not being under legal disability to act) desiring to make a nomination shall do so in writing before the Treasury Officer in form 10 and

the latter shall certify that he has satisfied himself about the identity of the depositor and thatthe form has been signed in his presence. Three copies of the form shall be signed by the depositor and the Treasury Officer. One copy will be given to the depositor, the second copy kept in the treasury and the third sent to the Comptroller direct by the treasury on the same day.

2. Register of nominations should be kept in the treasury and in the Comptroller's office in form 11 and notes regarding nomination will also bemade in the Ledger in both offices.

3. Nomination shall be allowable of more than one person jointly, or of such persons severally for different shares, provided, in the latter case, that the share of each nominee is definitely described in the application made to the Treasury Officer.

4. The nomination will be in force until revoked by the depositor. If the nominee dies before the depositor, the depositor should at once revoke the nomination, otherwise the burden of proving the death of the nominee to the Treasury Officer will fall on the heirs or legal representatives of the depositor who claim the money after the death.

5. The depositor may, at any time, revoke the nomination. Form 12 should be adopted for the purpose and it should be signed before the Treasury Officer who should certify as in clause 1. Three copies shall be signed and disposed of as in the case of the nomination form. All revocations should be noted in the Ledger and in the register of nominations. The revocation takes effect as soon as the declaration is made before the Treasury Officer.

6. If the nominee or one of a number of joint nominees dies during the life time of the depositor, the nomination will become void. The death of a nominee with independent shares under clause 3, shall render only his nomination void. The interest in the

account for which a nomination has become void shall accrue to the depositor and his heirs.

7. A nomination may also be set aside by a Will but Treasury Officers will only recognise Wills proved before a Court of Law.

8. If a depositor dies, the nominee shall apply for payment to the Treasury Officer enclosing the depositor's copy of the nomination certificate. If three months elapse and no intimation regarding a Will (if any) setting aside the nomination is received by him, the Treasury Officer will pay the money to the nominee under the orders of the Secretary of the Government Savings Bank.

Decease, Marriage, Minority and Lunacy of Depositors.

54. The disposal of the balance in the accounts of deceased persons, married women, minors and lunatics are provided for by Act V of 1873 and the rules contained in paragraphs 19 and 21 above. 41

55. When repayment is made of a deposit belonging to the estate of a depositor deceased, the withdrawal voucher must be supported by a certificate (Form 13) from the Treasury Officer, setting forth that Probate of the deceased, Will or Letters of Administration to his or her estate, or a certificate granted under Act XXVII of 1860 in favour of the actual payee, has not been produced before him. 42

Note—A form is prescribed for certificate required under Section 8 of Act V of 1873 (Savings Banks Act) for proceedings regarding deceased depositor's estates.

56. When a female depositor changes her name on marriage, the name must be altered in the Ledger under the initials of the Treasury Officer, and a fresh Index card, signed with the new name, must be sent to the Comptroller's Office for record, a note being made on the reverse (signed by the Treasury Officer) of the reason for so doing. 43

This addn was [illegible] by Asst Compt., S.D.D., & a specimen form has yet to be furnished by him or has to be obtained from him

(vide proof copy placed below)

Manuscript Copy since is put up at the proper

Miscellaneous.

57. In the Savings Bank forms and accounts only receipts and repayments on account of deposits should be entered: other items, such as sale proceeds of Bank Pass Books to depositors who require new books, being noted separately at foot of the Journal of receipts, below the total. Such items should also be separately paid into the Treasury for credit to Government (Miscellaneous Receipts) and not be mixed up with the Savings Banks Accounts. 44

58. Recoveries of over-payments must be passed through the Journal and Ledger. 45

59. Manuscript forms should never be used for the purpose for which printed forms are prescribed. 46

(Vide proofs placed below)

ANNEXURE A.

Classification of Depositors.

The classification of Depositors for statistical purposes will be made in the Comptroller's Office from the information furnished under column 'occupation' as stated on the Index cards and in the annual statements. The following is a sketch of the arrange ment that will be observed.

All persons in the service of Government should be distinguished by the word "Government" following the description of their occupation.

CLASS I—Professional.

(*a*) Having fixed incomes.

Clerks and superior Government servants.
Clerks in private employ.
Ministers of religion.
Persons engaged in education.

(*b*) Having variable incomes.

Legal.
Medical.
Engineering, etc.,

CLASS II—Domestic.

Including persons in unskilled employment on fixed wages.

Household servants.
Policemen.
Railway employees, not falling under class I or V.
Menial servants, other than household servants.
Soldiers.

CLASS III—Commercial

All persons engaged in commerce or trade not receiving fixed salary or wages.

CLASS IV—Agricultural.

Cultivators and others (not having fixed incomes) deriving support directly from agriculture.

CLASS V—Industrial.

Artisans and Handicraftsmen of all classes.	Washermen.
Cartmen.	Barbers.
Boatmen.	Nurses.
Fishermen.	Labourers etc.

CLASS VI—Indefinite or Non-Productive (others.)

Persons living on rent of land, house, shops, etc.,	Minors.
Other persons of independent means.	Married women.
Pensioners.	Unmarried women.
	Widows.

ANNEXURE B.

Memorandum of Instructions to Treasury Officers.

What a Treasury Officer should do.

1. Keep a careful watch over the Ledger and see that it agrees with the Pass Books.

2. See that all blanks in Savings Banks forms are filled up.

What a Treasury Officer should not do.

3. Allow a single day's delay in the despatch of the Monthly accounts.

4. Despatch an account with unattested corrections, or paper pasted on to lengthen the form.

5. Receive fractions of a rupee in deposit.

6. Pay interest for current year, except on closed accounts.

7. Allow sale proceeds of Pass Books to enter the Savings Bank Accounts, or the annual credit of interest to enter the Treasury Account.

Points to be impressed on the Treasury clerk in charge of Savings Banks Work.

8. He must fully understand the rules for calculating and adding interest.

9. Never make erasures; alterations may be made in red ink and attested.

10. Write the index cards himself (except the Depositor's signature), and enter the occupation clearly with reference to the list given in Annexure A.

11. Receipts should be given and money paid with expedition. Depositors should never be kept waiting.

12. Treasury officials are not allowed to disclose the name of any Depositor or the amount deposited or withdrawn by him except to the Comptroller or others of the Department engaged in carrying out the Savings Banks Work.

ANNEXURE C.—

Mysore Governement Savings Bank

	Rupees						
A. P.	0	1	2	3	4	5	6
0 0	0	384	768	1,152	1,536	1,920	2,304
0 6	12	396	780	1,164	1,548	1,932	2,316
1 0	24	408	792	1,176	1,560	1,944	2,328
1 6	36	420	804	1,188	1,572	1,956	2,340
2 0	48	432	816	1,200	1,584	1,968	2,352
2 6	60	444	828	1,212	1,596	1,980	2,364
3 0	72	456	840	1,224	1,608	1,992	2,376
3 6	84	468	852	1,236	1,620	2,004	2,388
4 0	96	480	864	1,248	1,632	2,016	2,400
4 6	108	492	876	1,260	1,644	2,028	2,412
5 0	120	504	888	1,272	1,656	2,040	2,424
5 6	132	516	900	1,284	1,668	2,052	2,436
6 0	144	528	912	1,296	1,680	2,064	2,448
6 6	156	540	924	1,308	1,692	2,076	2,460
7 0	168	552	936	1,320	1,704	2,088	2,472
7 6	180	564	948	1,332	1,716	2,100	2,484
8 0	192	576	960	1,344	1,728	2,112	2,496
8 6	204	588	972	1,356	1,740	2,124	2,508
9 0	216	600	984	1,368	1,752	2,136	2,520
9 6	228	612	996	1,380	1,764	2,148	2,532
10 0	240	624	1,008	1,392	1,776	2,160	2,544
10 6	252	636	1,020	1,404	1,788	2,172	2,556
11 0	264	648	1,032	1,416	1,800	2,184	2,568
11 6	276	660	1,044	1,428	1,812	2,196	2,580
12 0	288	672	1,056	1,440	1,824	2,208	2,592
12 6	300	684	1,068	1,452	1,836	2,220	2,604
13 0	312	696	1,080	1,464	1,848	2,232	2,616
13 6	324	708	1,092	1,476	1,860	2,244	2,628
14 0	336	720	1,104	1,488	1,872	2,256	2,640
14 6	348	732	1,116	1,500	1,884	2,268	2,652
15 0	360	744	1,128	1,512	1,896	2,280	2,664
15 6	372	756	1,140	1,524	1,908	2,292	2,676
A. P.	0	1	2	3	4	5	6
	Rupees						

N.B.—The interest on every sum of twelve rupees is given in the table above, the pies at the sides. For excesses of principal over even twelves of rupees,

MONTHLY INTEREST CALCULATOR.

Deposits at $3\frac{1}{2}$ per cent per annum.

RUPEES							
7	8	9	10	11	12	13	A. P.
2,688	3,072	3,456	3,840	4,224	4,608	4,992	0 0
2,700	3,084	3,468	3,852	4,236	4,620	5,004	0 6
2,712	3,096	3,480	3,864	4,248	4,632	5,016	1 0
2,724	3,108	3,492	3,876	4,260	4,644	5,028	1 6
2,736	3,120	3,504	3,888	4,272	4,656	5,040	2 0
2,748	3,132	3,516	3,900	4,284	4,668	5,052	2 6
2,760	3,144	3,528	3,912	4,296	4,680	5,064	3 0
2,772	3,156	3,540	3,924	4,308	4,692	5,076	3 6
2,784	3,168	3,552	3,936	4,320	4,704	5,088	4 0
2,796	3,180	3,564	3,948	4,332	4,716	5,100	4 6
2,808	3,192	3,576	3,960	4,344	4,728	5,112	5 0
2,820	3,204	3,588	3,972	4,356	4,740	5,124	5 6
2,832	3,216	3,600	3,984	4,368	4,752	5,136	6 0
2,844	3,228	3,612	3,996	4,380	4,764	5,148	6 6
2,856	3,240	3,624	4,008	4,392	4,776	5,160	7 0
2,868	3,252	3,636	4,020	4,404	4,788	5,172	7 6
2,880	3,264	3,648	4,032	4,416	4,800	5,184	8 0
2,892	3,276	3,660	4,044	4,428	4,812	5,196	8 6
2,904	3,288	3,672	4,056	4,440	4,824	5,208	9 0
2,916	3,300	3,684	4,068	4,452	4,836	5,220	9 6
2,928	3,312	3,696	4,080	4,464	4,848	5,232	10 0
2,940	3,324	3,708	4,092	4,476	4,860	5,244	10 6
2,952	3,336	3,720	4,104	4,488	4,872	5,256	11 0
2,964	3,348	3,732	4,116	4,500	4,884	5,268	11 6
2,976	3,360	3,744	4,128	4,512	4,896	5,280	12 0
2,988	3,372	3,756	4,140	4,524	4,908	5,292	12 6
3,000	3,384	3,768	4,152	4,536	4,920	5,304	13 0
3,012	3,396	3,780	4,164	4,548	4,932	5,316	13 6
3,024	3,408	3,792	4,176	4,560	4,944	5,328	14 0
3,036	3,420	3,804	4,188	4,572	4,956	5,340	14 6
3,048	3,432	3,816	4,200	4,584	4,968	5,352	15 0
3,060	3,444	3,828	4,212	4,596	4,980	5,364	15 6
7	8	9	10	11	12	13	A. P.
RUPEES							

number of rupees being at the top and bottom, and the number of annas and add interest at the rate of one pie for every two rupees.

ANNEXURE D.

Act No. V of 1873.

(As amended by Regulation No. II of 1911.)

THE GOVERNMENT SAVINGS BANKS ACT, 1873.

CONTENTS.

PREAMBLE.

Secs. Preliminary.

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   Local extent.
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2. Repeal of Act XXVI of 1855.
3. Interpretation clause.

Deposits belonging to the Estates of Deceased persons.

4. Payment on death of depositor.
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   Saving of right of executor.
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7. Power to administer oath.
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8. Deposit when excluded in computing Court-fees.
9. Act not to apply to deposits belonging to estates of European Soldiers or deserters.

Deposits belonging to Minors.

10. Payment of deposits to minor or guardian.
11. Legalization of like payments heretofore made.

Deposits belonging to Lunatics.

12. Payment of deposits belonging to lunatics.

Deposits made by Married women.

13. Payment of married woman's deposits.

Rules.

14. Rules regulating certificates under Section 8 and payments under Sections 10, 12 or 13.

AN ACT TO AMEND THE LAW RELATING TO GOVERNMENT SAVINGS BANKS.

Preamble.

Whereas it is expedient to amend the law relating to the payment of deposits in Government Savings Banks; It is hereby enacted as follows:—

Preliminary.

Short title.

1. This Act may be called "The Government Savings Banks Act, 1873."

Local Extent.

It extends to the whole of Mysore.

Commencement.

And it shall come into force on the passing thereof.

Repeal of Act XXVI of 1855

2. Act No. XXVI of 1855 (to facilitate the payment of small deposits in Government Savings Banks to the representatives of deceased depositors) is hereby repealed.

Interpretation clause.

3. In this Act—

"Depositor" "Deposit."

"Depositor" means a person by whom, or on whose behalf money has been heretofore, or shall be hereafter, deposited in a Government Savings Bank; and "Deposit" means money so deposited.

"Secretary" "Minor."

"Secretary" includes every person empowered to manage a Government Savings Bank; and "Minor" means a person who has not completed the age of eighteen years.

DEPOSITS BELONGING TO THE ESTATES OF DECEASED PERSONS.

Payment on death of depositor.

4. If a Depositor dies leaving in a Government Savings Bank a sum of money not exceeding one thousand rupees, and if probate of his will or letters of administration of his estate or a certificate granted under Act No. XXVII of 1860 (*for facilitating the collection of debts on succession and for the security of parties paying debts to the representatives of deceased persons*) is not produced to the Treasury Officer of such Bank within three months of the date of the death of the said Depositor, the Treasury Officer of such Bank may pay the said sum of money to any person appearing to him to be entitled to receive it, or to administer the estate of the deceased.

Payment to a person nominated by the Depositor.

4A. Not withstanding anything contained in Section 4 or in the Indian Succession Act X of 1865, or the Mysore Succession Certificate Regulation, VII of 1901, or any other law for the time being in force, if a depositor dies leaving any sum of money in a Government Savings Bank, the Secretary of such Bank may pay the same to the person nominated by the depositor during his lifetime and registered in office of the Secretary under rules to be made by Government in this behalf, provided that such nomination shall not be allowed in the case of deposits belonging to minors.

Payment to be a discharge.

5. Such payment shall be a full discharge from all further liability in respect of the money so paid.

Saving of right of executor.

But nothing herein contained precludes any executor of administrator, or other representative of the deceased, from receiving from the person receiving the same the amount remaining in his hands after deducting the amount of all debts or other demands lawfully paid or discharged by him in due course of administration.

Saving of right of creditor.

And any creditor or claimant against the estate of the deceased may recover his debt or claim out of the money paid under this Act, or the said Act No. XXVI of 1855, to any person, and remaining in his hands unadministered, in the same manner and to the same extent as if the latter had obtained letters of administration of the estate of the deceased.

Security for due administration.

6. The Treasury Officer of any such Bank may take such security as he thinks necessary from any person to whom he pays any money under Section 4 for due administration of the money so paid, and he may assign the said security to any person interested in such administration.

Power to administer oath.

7. For the purpose of ascertaining the right of the person claiming to be entitled as aforesaid, the Treasury Officer of any such Bank may take evidence on oath or affirmation according to the law for the time being relating to oaths and affirmations.

Penalty for false statement.

Any person who upon such oath or affirmation makes any statement which is false, and which he either knows or believes to be false, or does not believe to be true, shall be deemed guilty of an offence under Section 193 of the Indian Penal Code.

8. Where the amount of the deposit belonging to the estate of a deceased depositor does not exceed one thousand rupees, such amount shall be excluded in computing the fee chargeable under the Court fees Act, 1870, on the probate, or letters of administration, or certificate (if any) granted in respect of his property.

Deposit when excluded in computing Court fees.

Provided that the person claiming such probate or letters or certificate shall exhibit to the court authorized to grant the same a certificate of the amount of the deposit in any Government Savings Bank belonging to the estate of the deceased. Such certificate shall be signed by the Treasury Officer of such Bank, and the court shall receive it as evidence of the said amount.

9. Nothing hereinbefore contained applies to money belonging to the estate of any European officer.

Act not to apply to deposits belonging to estates of European Soldiers or deserters.

DEPOSITS BELONGING TO MINORS.

10. Any deposit made by or on behalf of any minor may be paid to him personally, if he made the deposit, or to his guardian for his use, if the deposit was made by any person other than the minor, together with the interest accrued thereon.

Payment of deposits to minor or guardian.

The receipt of any minor or guardian, for money paid to him under this section, shall be a sufficient discharge therefor.

11. All payments of deposits heretofore made to minors or their guardians by any Treasury Officer of a Government Savings Bank shall be deemed to have been made in accordance with law.

Legalization of like payments heretofore made.

DEPOSITS BELONGING TO LUNATICS.

12. If any Depositor becomes insane or otherwise incapable of managing his affairs, and if any insanity or incapacity is proved to the satisfaction of the Treasury Officer of the Bank in which his deposit may be, such Treasury Officer may, from time to time, make payments out of the deposit to any proper person, and the receipt of such person, for money paid under this section, shall be a sufficient discharge therefor.

Payment of deposits belonging to Lunatics.

When a committee or manager of the depositor's estate has been duly appointed, nothing in this section authorizes payment to any person other than such Committee or Manager.

DEPOSITS MADE BY MARRIED WOMEN.

Payment of married woman's deposit.

13. Any deposit made by or on behalf of a married woman or by or on behalf of a woman who afterwards marries, may be paid to her whether or not the Indian Succession Act, 1865, Section 4, applies to her marriage; and her receipt for money paid to her under this section shall be a sufficient discharge therefor.

Rules.

Rules regulating certificates under Section 8, and payments under Section 10, 12 or 13.

14. All certificates under Section 8 and all payments under Section 10, 12 or 13, shall be respectively granted and made by the Treasury Officer of the Bank subject to such rules consistent with this Act as the Government of His Highness the Maharaja of Mysore may from time to time prescribe.

FORM 1.

Modified under Notification No. Fl. 465—G. F. 19-12 dated 24th July 1912.

(*Para 8.*)

No. dated.....19

To

The Officer in-charge of the District Treasury,
at.....

Sir,

I have the honor to apprise you that I have authorized the*.....to treat the sum of Rs.....deposited by me in the Savings Bank at your treasury as security to Government, on behalf of *myself*.
A.B.

I agree that the same will not be payable to me until I shall produce to you the express written sanction of the *.....
.....under whom I may be serving, for payment
A.B.
of the same. I have also agreed not to object to the payment by the.....Bank of this deposit to such *.....
.....upon his claiming it, and not to make any claim for interest after such *.....
shall have revoked the authority to the District Treasury to pay me the interest.

~~A.B.~~

I have the honor to be,
Sir,
Your most obedient servant,

(Place).....
(Date).....19

(Signature of Depositor).....
(Designation of Depositor).....

* [Insert the designation of Government Officer in the four blank spaces marked thus.]

FORM 1A.

To

The Officer in charge of.....

.....Treasury,

.....

Dated.....191

Sir,

I have the honour to apprise you that in concurrence with the depositor.....I have hereby transferred to.....my authority to operate upon the Security deposit of Rs.....furnished by the said .....and deposited by me in the Savings Bank at your treasury (*Vide* Pass Book No.....) as the said..... .....has since been transferred for service under that Officer. The Pass Book is herewith forwarded for favour of necessary alteration and transmission to that Officer.

Proposed in the roof received revised with C2

I have the honour to be,
Sir.
Your most obedient servant,

(Signature).

I.....the depositor abovenamed do declare that the transfer of authority herein made is done with my concurrence.

Signature of Depositor.

FORM 2.

(*Paragraphs* 17, 18, 21 *to* 24.)

INDEX CARD.

Account No.

1. Name of Depositor.
2. Name of father of Depositor.
3. Date of birth of Depositor (in the case of a minor).
4. Occupation of Depositor.
5. Residence of Depositor.
6. Temporary residence.
7. Name of relative / guardian or husband / agent.
8. I declare that I at present hold no other Savings Bank account in any treasury in the State.

Place.....

Date.....19 Signature of Depositor.

NOTES.

1. Column 3 to be filled up only when an account is opened by or on behalf of a minor.

2. Column 6 to be filled up only when an account is opened by a person employed at a distance from his home; and column 7 when the account opened is on behalf of a minor or of a woman not accustomed to appear in public.

3. When the account opened is on behalf of a Corporation or Committee or an Institution or a *quasi* public Association, the name of the Officer who is authorized to operate on the account, and the name of the Corporation or Committee or Institution or Association only need be entered.

INSTRUCTIONS FOR FILLING UP THE CARD.

1. The name, the father's name, occupation, and residence to be entered are those of the depositor and not those of the relative or guardian or husband or agent.

2. When an account is opened—

(*a*) by a minor, his signature should be obtained to the Index Card;

(*b*) on behalf of a minor, that of the relative or guardian ;

(*c*) on behalf of a woman not accustomed to appear in public and who is not herself going to operate on the account, that of her husband or agent.

3. In filling up the Index Card—

(*a*) of a European or East Indian Depositor, the surname to be written first and then the Christian name ;

(*b*) of a Hindu depositor, the personal name first and the tribal or family name after it ;

(*c*) of a Mahamedan depositor, the prefix (such as, Sheik, Syed, Moulvi) should be written first in a small hand and the name after it in a large hand.

4. When a Mahomedan depositor desires that no interest be added to his account the fact should be noted on the Index Card.

5. When a Depositor signs in English, the spelling used by him must invariably be followed. In other cases the spelling adopted in writing the Index Card must be strictly followed in all statements and accounts.

6. When the account opened is on account of a security deposit the letters "S. D" should be inserted against the Account Number ; and the designation of the Government Officer to whom the security is pledged noted across the Index Card in red ink.

FORM 3.

(*Paragraph 25.*)

MYSORE GOVERNMENT SAVINGS BANK CHELLAN.

(Place).....

(Date)..... 19 .

Rupees (in words).....

.....

Presented by.....

On account of S. B. Account No.....of.....

.....Taluk
.....District Treasury.

(Signature of Depositor).....

FORM 4.

(*Paragraph 25.*)

MYSORE GOVERNMENT SAVINGS BANK.

Journal of Deposits for the Month of.....19

Date	Depositor's		Amount of deposit in cash		Amount of deposit by transfer			Daily Total		
	No.	Name	Rs.	a.	Rs.	a.	p.	Rs.	a.	p.

FORM 5.

(*Paragraph 27.*)

MYSORE GOVERNMENT SAVINGS BANK.

Journal of Withdrawals in the Month of.....19

Voucher No.	Date	Depositor's		Amount withdrawn in cash			Amount withdrawn by transfer			Daily Total		
		No.	Name	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.

SAVINGS BANK RULES

FORM 6.

(*Paragraph 27.*)

MYSORE GOVERNMENT SAVINGS BANK.

Voucher No.....

Application for Withdrawal.

To

The Savings Bank at.....

I desire to withdraw the sum of Rupees (in words).....

.....from my Savings Bank Account No..... The balance at my credit this day is Rs.....

I acknowledge receipt of the above amount Rs.....

Dated.....19

.....

(Signature of Depositor.)

When the depositor does not attend the Savings Bank personally, the name of the agent or messenger to whom the payment is to be made should be entered, and the agent or messenger should sign his name in the spaces provided below.

Name of Messenger or Agent.....

Signature of Messenger or Agent.....

[When the depositor is illiterate and affixes only his thumb mark and does not attend the Treasury in person, the signature of a respectable witness is also necessary.]

FORM 7.

(Paragraph 34.)

MYSORE GOVERNMENT DISTRICT SAVINGS BANK.

Ledger.

Depositor's No.....

" Name.....

" Residence.....

" Occupation.....

Dr. Cr.

Date	Deposits			Withdrawals			Balance after each transaction			Principal or lowest balance of each month			Interest on lowest balance		
Balance brought forward ...															
19 .															
July ...															
August ...															
September ...															
October ...															
November ...															
December ...															
19 .															
January ...															
February ...															
March ...															
April ...															
May ...															
June ...															
Total deposits and withdrawals ...															
Add opening balance															
Add interest for the year ...															
Total ...															
Deduct withdrawals															
Closing Balance ...															

FORM No. 8.

(Paragraphs 50 et. seq.)

Memo No..... dated.....

Depositor's No.....

Depositor's name .....

.....

Principal Rs..... transferred to the

District (or Taluk) Savings Bank at.....

Current year's interest Rs. .....

.....

Dated..... 19

Treasury Officer.

FORM No. 8.

(Paragraphs 50 et seq.)

MYSORE GOVERNMENT SAVINGS BANK.

Advice of Transfer of an account.

Memo No.....

From

The Treasury Officer

.....District.

To

The Treasury Officer

.....District.

At the request of.....

a remittance transfer receipt for rupees (in words).....

is herewith forwarded, being the amount of Principal at the credit of his account No..... in the District (or Taluk) Savings Bank at .....

now transferred to the District (or Taluk) Savings Bank at.....

The sum of rupees..... is the current year's interest up to the end of the month of..... 19..... , which should be entered in lump against the principal in the column "interest on lowest balance."

A copy of the Depositor's Ledger Account and his specimen signature or application are attached herewith.

Dated..... 19.....

Treasury Officer,

.....District.

NOTE.—This amount should be credited in the receiving Treasury immediately on receipt of the advice, etc., without waiting for the personal attendance of the Depositor with his Pass Book.

No transfer should be made during the latter half of the month of June of any year.

(REVERSE OF THE ADVICE MEMO.)

PARTICULARS TO BE FILLED BY THE TREASURY OFFICE TO WHICH THE ACCOUNT IS TRANSFERRED.

No. of the account.....

Name of the Depositor.....

Occupation.....

Date on which the account was opened in his office.....

.....

NOTE.—The advice of transfer must be forwarded to the Comptroller with the Savings Banks Journal.

FORM 9.

(Paragraph 48.)

Annual Statement of Savings Banks Deposits for 19.....19...

.....District (Taluk)

1	2	3	4	5	6	7	8	9
Account No.	Name and occupation of Depositor	Opening balance on 1st July 19	Deposits: (a) Cash; (b) Amounts revived from dead accounts	Interest: (a) On current deposits; (b) On amounts transferred to dead accounts; (c) On amounts revived from dead accounts	Total of 3, 4 and 5	Withdrawals: (a) Cash; (b) Amounts transferred to dead accounts	Closing balance on 30th June 19	Remarks—(1) Names of Treasuries to and from which transfers are made should be noted in red ink against the accounts. (2) Security deposits should also be noted "S. D." in red ink in column 2.

FORM 10.

(Paragraph 53.)

MYSORE GOVERNMENT SAVINGS BANK.

Application for nomination.

To

The Treasury Officer,

.....District.
Taluk.

Sir,

Under Section 4A of the Savings Banks Act as amended by Regulation II of 1911, and rules passed thereunder, I beg to nominate ..... as the person entitled to receive after my death the amount of money standing to the credit of my account with the Savings Bank in the District Treasury of.....District. Taluk
Taluk

I have the honor to be,
Sir,
Your most obedient servant.

Place..... .....

Date.....19 . Signature of Depositor.

Signed before me by....., holder of account No....., of whose identity I have satisfied myself.

Place.....

Date.....19 . Signature of Treasury Officer.

FORM 11.

(Paragraph 53.)

Register of Nominees.

Serial number	Number and date of Treasury Officer's letter intimating nomination to Comptroller	Depositor		Account number	Name and other particulars of the nominee	Remarks—Particulars regarding revocation of nomination or payments according to nomination to be noted here.
		Name	Designation and Residence			

FORM 12.

(Paragraph 53.)

MYSORE GOVERNMENT SAVINGS BANK.

Application for Revocation.

To

The Treasury Officer,

.....District.
Taluk

Sir,

I hereby request that the nomination made in my application dated..... of ..... to receive the amount of my Savings Bank Account No..... may be cancelled.

I have the honor to be,
Sir,
Your most obedient servant,

Place.....
Date.....19

.....
Signature of Depositor.

Signed before me by....., holder of account No..... of whose identity I have satisfied myself.

Place.....
Date.....19

Signature of Treasury Officer.

W.D. 890—GPB— —15-6-16

[Form 13]

Final. 188]

Certificate.

(Deceased Depositors – Act V of 1873, Section 4.)

Name. Whereas * . . . . . .

Depositor no. . . . in the Government Savings Bank at . . . . having died on the day of . . . . . , leaving therein the sum of . . . . . .

+ His or her. and Probate of + Will or Letters of Administration of + effects, or a Certificate under Act XXVII of 1860 not having been produced to me within three months from the time of + death, I do hereby certify, pursuant to Act V of 1873, that ‡ . . . . . of § . . . . .

‡ Name
§ Residence.

Here State the relation to the deceased.

The ‖ of the said deceased depositor, has on . . . . proved to my satisfaction + . . . right to administer the effects of the said deceased, and I hereby direct the said sum of ++ . . . . . to be paid to ** . . . accordingly ¶

++ "Here enter the amount actually due on the date of payment and the words being in final Settlement of all accounts."

** Him or her.

¶. If Security is given, here write Security having been given by * for the due Administration thereof.
But if no Security is taken, this blank will not be filled up.

Dated this . . . day of . . . .

Secretary,
Government District Savings Banks.

* Him or her.

GPB-442-16-9-14

Form 13
Paragraph 55

~~Finl. 188~~

C E R T I F I C A T E.

(Deceased Depositors.- Act V of 1873, Section 4.)

* Name.

WHEREAS .....

Depositor No. ..... in the Government Savings Bank at ..... having died on the day of ....., leaving therein the sum of .....

His or her

and Probate of Will or Letters of Administration of effects, or a Certificate under Act XXVII of 1860 not having been produced to me within three months from the time of death, I do hereby certify, pursuant to Act V of 1873, that ..... of .....

Name

Residence

the of the said deceased depositor, has on ..... proved to my satisfaction ..... right to administer the effects of the said deceased, and I hereby direct the said sum of .....

Here state relation to the deceased.

"Here enter the amount actually due on the date of payment and the words being in final settlement of all accounts"

to be paid to ** accordingly

** Him or her.

If security is given, here write security having been given by * for the due Administration thereof.
But if no security is taken, this blank will not be filled up.

Dated this day of

Secretary,

GOVERNMENT DISTRICT SAVINGS BANK.

* Him or her.

~~G.P.B.-442--16-9-14.~~

8/-

G. R. S. 26]

File No. 44-13

Serial No. 37

2 Drafts

3

Diary No. of letter replied to

No. R 1435

General and Revenue Secretariat

( )

, the 191 .

To

8th 5th Sept

Date of issue 5-9-16

Signed by W J S Chakravarti

Notification

~~The Rules of the Mysore Govt~~ The following revised rules in respect of the ~~for the guidance of depositors~~ ~~in the~~ Mysore Govt Savings Bank, are published for general information and the guidance of all officers concerned.

x as in the proof finally approved.

all previous rules on the subject

By order

Sept 27/16

Asst Secretary

27.8.16

over.

May this be supplied at the disposal of the Press

no. (2) treated as a standing order

no. (3) translated

SUBJECT. To The Compiler Mysore Gazette

for publication in section 2 of Part I. ~~with a request that one thousand copies of the rules in book form~~.

25/8.

74
8.2

G. R. S. 26]

File No. 45-12

Serial No. 38

2 Drafts

4

Diary No. of letter replied to

No. H 1436

& 5th Septr 16

General and Revenue Secretariat

( )

, *the* 1 / 191 .

To

The Superintendent

Govt Press

Date of issue 5-9-16

Signed by W Shumsuddin

Sir,

With reference to Note

No. 1435 & 5/9/16 I am

directed to request that

1000 copies of the Revised Savings

Banks Rules may be prepared

and the required number of

in Book form ~~for (1) distribution~~

copies should be distributed

to Offices and treasuries & the

Comptroller's Office in accordance

for

over.

SUBJECT.

with the distribution list to be
furnished by the Comptroller. ~~The~~
~~(2)~~ The remaining copies ~~will~~ may be
sent to the Govt Book Depot,
Bangalore for being ~~made~~ kept for sale
~~available~~ to the public. ~~(1) Page~~
~~of price.~~

Ikaveri

Dft M/3.8

Fwd secy
Re

No FR 1437
& 5 Septs 16

Copy forwarded to the
Comptroller, Mysore for information
for the distribution list referred
to above being sent to the
Supdt of Govt Press direct.

List of enclosures.

100 copies may be
included in the list for
being sent to the General
Records of the Govt Secretariat

By Order

Copied by

Examined by

Dft Re 27.8.16
For Secy

GPB—25,000—8-8-1

GM
27/8

Mysore Government Press.

Bangalore 18. 9. 1916.

Dear Mr. Shamanna,

With reference to your letter No. H. 1568, dated 30th Sept. 1915, forwarding Revised Saving Bank Rules for print in book form, I am writing to ask if I may proceed with the work. I am raising this question, because the publication of the rules in question in the Gazette has been kept in abeyance as per your D.O. of 14th instant. A very early reply will oblige

Yours sincerely,

B. Srinivasa Iyengar

S. Shamanna, Esq., B.A.,
Asst. Secretary.

The S.R.S
B'lore
18-9-16

No 761717

Dear Sir,

Your D.O. of date

The Savings Banks rules are again to be revised as per Suggestions of Mr. Datta—

Please do not proceed further with the printing fit either in the Gazette or in book form.

Yours sincerely

(Sd) S. Shamanna
18/9/16

To
Mr. D. S. Iyengar—

1916

G.R.S. 26]

SUBJECT.....

.....

.....

Diary No. of letter replied to.....

General and Revenue Secretariat

( )

, the *191* .

Date of issue 19 Sept 16

Signed by W Shanmugam

Immediate

Section

File No.

Serial No.

No. H 1740

To

The Superintendent,

Govt Press

and furnish as expeditiously as possible

Sir,

1. D.O No. H. 1642 of 14.9.16 requesting the Supdt, Govt Press, to keep the publication of the Savings Banks Rules in abeyance
2. D.O No. H. 1717 of 18.9.16 informing the Supdt Govt Press that the work of printing in book form may not be proceeded with

Continuation
supersession
In ~~continuation~~ of the marginally noted communication, I am directed to ~~request~~ state that you may proceed with the work of publishing in the Gazette & printing in book form the revised Savings Banks Rules issued with Govt Note No. H. 1435 of 5.9.16 on H. 44-13-3 ~~may be proceeded with as expeditiously as possible~~ I have &c

over.

Dft 19.9.16

For H. Secy

W Shanmugam
19/9/16

19/9/16